
State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2020 Rate Increase Filings/CT20-225 VIP1 (RATE)		

Filing at a Glance

Company:	Metropolitan Life Insurance Company
Product Name:	Individual Long-Term Care Insurance
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	02/14/2020
SERFF Tr Num:	META-132258907
SERFF Status:	Assigned
State Tr Num:	META-132258907
State Status:	Received Review in Progress
Co Tr Num:	CT20-225 VIP1 (RATE) KB
Implementation	On Approval
Date Requested:	
Author(s):	Cherise Livingston, Cory Searles, Patricia Brabant, Keith Bal
Reviewer(s):	Jim Lavery (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 6.77% increase on 2,828 policyholders of MetLife's LTC forms LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, and LTC-PREM-PA-ML

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Individual Long-Term Care Insurance
Project Name/Number: 2020 Rate Increase Filings/CT20-225 VIP1 (RATE)

General Information

Project Name: 2020 Rate Increase Filings
Project Number: CT20-225 VIP1 (RATE)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 02/14/2020
State Status Changed: 02/14/2020
Created By: Keith Bal
Corresponding Filing Tracking Number: META-132258902
State TOI: LTC03I Individual Long Term Care

Deemer Date:
Submitted By: Cherise Livingston

Filing Description:

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re:Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-PA, et al and LTC-IDEAL-PA-ML, et al
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 6.77% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC-IDEAL-PA- approved by your Department in 2003
LTC-FAC-PA- approved by your Department in 2003
LTC-VAL-PA- approved by your Department in 2003
LTC-PREM-PA- approved by your Department in 2003
LTC-IDEAL-PA-ML- approved by your Department in 2003
LTC-FAC-PA-ML- approved by your Department in 2003
LTC-VAL-PA-ML- approved by your Department in 2003
LTC-PREM-PA-ML- approved by your Department in 2003

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from January 2003 to June 2006 and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2007.

While we do not intend to offer inflation decrease offers with this filing, please note that we plan to use the rate factors and inflation mitigation riders that were previously authorized by your Department on May 23, 2018, as we would like to have additional inflation decrease options available to insureds, outside of this or any subsequent requested rate increase.

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
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Note that previously, a premium rate increase request of 18% was submitted on December 14, 2008, and your Department authorized 18% on March 13, 2009.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 59.60% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

Note that previously, a premium rate increase request of 33% was submitted on January 30, 2018, and your Department authorized 33%, to be phased over a 2-year period, on May 23, 2018.

We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

Please note that we will not implement any authorized premium rate increase for at least one (1) year after all phases of the prior rate increase have been implemented.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
 - oThe policy forms for which premium rates have been increased;
 - oThe calendar years when the form was available for purchase; and
 - oThe percent range of each increase;
- The following options available to the policyholder:

State: Pennsylvania **Filing Company:** Metropolitan Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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1.the policyholder can continue his/her current coverage by paying the new premium amount when due;

2.the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule, if the current level of coverage permits a reduction; or

3.if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.

olf the policyholder's coverage does not include the nonforfeiture coverage provision or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.

olf the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

olf the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit. We are including a copy of the policyholder notification letter and coverage change form for informational purposes. These pieces were also submitted in a separate form filing to your Department.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Company and Contact

Filing Contact Information

Deborah Fountas, Sr. Product Consultant dfountas@metlife.com

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
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1300 Hall Blvd	860-656-3808 [Phone]
Bloomfield, CT 06002	860-656-3815 [FAX]

Filing Company Information

Metropolitan Life Insurance
Company
MetLife
200 Park Avenue
New York, NY 10166
(212) 578-2211 ext. [Phone]

CoCode: 65978
Group Code: 241
Group Name:
FEIN Number: 13-5581829

State of Domicile: New York
Company Type: Life
State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:	META-132258907	State Tracking #:	META-132258907	Company Tracking #:	CT20-225 VIP1 (RATE) KB
State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Individual Long-Term Care Insurance				
Project Name/Number:	2020 Rate Increase Filings/CT20-225 VIP1 (RATE)				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	33.000%
Effective Date of Last Rate Revision:	05/22/2018
Filing Method of Last Filing:	See section 16 of the actuarial memorandum
SERFF Tracking Number of Last Filing:	META-131359736

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Metropolitan Life Insurance Company	6.770%	6.770%	\$622,507	2,828	\$9,195,079	6.770%	6.770%

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2020 Rate Increase Filings/CT20-225 VIP1 (RATE)		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA_VIP1_rates_6.77%Increase (002)	LTC-IDEAL-PA, LTC-FAC-PA, LTC-VAL-PA, LTC-PREM-PA, LTC-IDEAL-PA-ML, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-PREM-PA-ML	Revised	Previous State Filing Number: META-131359736 Percent Rate Change Request: 6.77	PA_VIP1_rates_6.77% Increase (002).pdf,

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
No Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$25.67	\$30.08	\$33.42	\$35.43	\$38.84	\$41.51	\$48.55
31	\$26.17	\$30.66	\$34.07	\$36.14	\$39.62	\$42.32	\$49.49
32	\$26.68	\$31.25	\$34.75	\$36.82	\$40.38	\$43.16	\$50.48
33	\$27.18	\$31.87	\$35.40	\$37.54	\$41.16	\$43.96	\$51.44
34	\$27.71	\$32.46	\$36.08	\$38.25	\$41.93	\$44.80	\$52.40
35	\$28.23	\$33.08	\$36.77	\$38.98	\$42.73	\$45.67	\$53.37
36	\$28.76	\$33.71	\$37.48	\$39.69	\$43.52	\$46.51	\$54.40
37	\$29.31	\$34.33	\$38.14	\$40.44	\$44.32	\$47.34	\$55.38
38	\$29.81	\$34.95	\$38.84	\$41.17	\$45.14	\$48.22	\$56.41
39	\$30.38	\$35.59	\$39.54	\$41.93	\$45.92	\$49.07	\$57.41
40	\$30.90	\$36.20	\$40.26	\$42.65	\$46.75	\$49.98	\$58.45
41	\$31.72	\$37.17	\$41.31	\$43.81	\$48.00	\$51.30	\$60.03
42	\$32.56	\$38.14	\$42.40	\$44.94	\$49.26	\$52.66	\$61.60
43	\$33.41	\$39.12	\$43.51	\$46.09	\$50.52	\$54.00	\$63.15
44	\$34.26	\$40.10	\$44.58	\$47.29	\$51.82	\$55.38	\$64.76
45	\$35.08	\$41.12	\$45.69	\$48.46	\$53.09	\$56.76	\$66.37
46	\$36.27	\$42.49	\$47.19	\$50.06	\$54.86	\$58.61	\$68.58
47	\$37.40	\$43.85	\$48.67	\$51.69	\$56.62	\$60.54	\$70.77
48	\$38.60	\$45.24	\$50.24	\$53.32	\$58.40	\$62.44	\$73.02
49	\$39.79	\$46.63	\$51.76	\$54.95	\$60.21	\$64.37	\$75.26
50	\$41.00	\$48.06	\$53.32	\$56.62	\$62.03	\$66.31	\$77.57
51	\$43.85	\$51.55	\$57.21	\$61.24	\$67.14	\$71.74	\$83.91
52	\$46.82	\$55.13	\$61.21	\$66.09	\$72.40	\$77.42	\$90.55
53	\$49.85	\$58.86	\$65.31	\$71.07	\$77.91	\$83.27	\$97.41
54	\$52.98	\$62.75	\$69.58	\$76.29	\$83.61	\$89.36	\$104.53
55	\$56.20	\$66.71	\$73.98	\$81.68	\$89.51	\$95.66	\$111.88
56	\$61.41	\$73.05	\$80.92	\$90.02	\$98.64	\$105.41	\$123.28
57	\$66.78	\$79.62	\$88.14	\$98.72	\$108.16	\$115.60	\$135.20
58	\$72.38	\$86.40	\$95.55	\$107.74	\$118.07	\$126.20	\$147.58
59	\$78.09	\$93.42	\$103.21	\$117.13	\$128.38	\$137.19	\$160.46
60	\$84.00	\$100.66	\$111.15	\$126.89	\$139.04	\$148.62	\$173.79
61	\$94.72	\$113.90	\$125.79	\$142.31	\$155.97	\$166.69	\$194.96
62	\$105.62	\$127.54	\$140.82	\$157.99	\$173.14	\$185.03	\$216.42
63	\$116.84	\$141.54	\$156.22	\$173.85	\$190.53	\$203.64	\$238.16
64	\$128.27	\$155.95	\$172.06	\$190.02	\$208.23	\$222.54	\$260.27
65	\$139.95	\$170.69	\$188.30	\$206.35	\$226.16	\$241.66	\$282.64
66	\$161.77	\$197.92	\$217.99	\$237.41	\$260.15	\$278.04	\$325.22
67	\$184.01	\$225.88	\$248.45	\$268.92	\$294.69	\$314.93	\$368.38
68	\$206.79	\$254.60	\$279.73	\$300.84	\$329.71	\$352.36	\$412.11
69	\$230.06	\$284.07	\$311.75	\$333.24	\$365.21	\$390.33	\$456.53
70	\$253.81	\$314.30	\$344.57	\$366.10	\$401.20	\$428.80	\$501.49
71	\$290.25	\$361.17	\$395.37	\$429.57	\$470.77	\$503.12	\$588.45
72	\$325.25	\$406.84	\$444.71	\$494.10	\$541.45	\$578.69	\$676.85
73	\$358.86	\$451.25	\$492.52	\$559.63	\$613.30	\$655.46	\$766.66
74	\$391.08	\$494.43	\$538.86	\$626.25	\$686.29	\$733.47	\$857.89
75	\$421.90	\$536.38	\$583.72	\$693.91	\$760.46	\$812.73	\$950.56
76	\$482.95	\$610.11	\$668.75	\$802.02	\$878.94	\$939.36	\$1,098.66
77	\$543.44	\$682.08	\$753.31	\$911.25	\$998.63	\$1,067.27	\$1,248.29
78	\$603.42	\$752.38	\$837.34	\$1,021.60	\$1,119.56	\$1,196.53	\$1,399.46
79	\$662.83	\$820.95	\$920.90	\$1,133.04	\$1,241.69	\$1,327.06	\$1,552.08
80	\$721.68	\$887.81	\$1,003.93	\$1,245.56	\$1,365.03	\$1,458.85	\$1,706.26
81	\$804.71	\$983.14	\$1,121.10	\$1,402.29	\$1,536.74	\$1,642.41	\$1,920.94
82	\$886.97	\$1,076.09	\$1,237.56	\$1,560.56	\$1,710.21	\$1,827.77	\$2,137.75
83	\$968.46	\$1,166.61	\$1,353.32	\$1,720.34	\$1,885.32	\$2,014.94	\$2,356.69
84	\$1,049.18	\$1,254.75	\$1,468.37	\$1,881.75	\$2,062.16	\$2,203.94	\$2,577.72
85	\$1,129.14	\$1,340.50	\$1,582.68	\$2,044.66	\$2,240.72	\$2,394.76	\$2,800.89
86	\$1,274.32	\$1,512.86	\$1,786.24	\$2,319.23	\$2,541.65	\$2,716.39	\$3,177.04
87	\$1,416.37	\$1,681.49	\$1,985.36	\$2,590.99	\$2,839.44	\$3,034.66	\$3,549.30
88	\$1,555.24	\$1,846.37	\$2,180.01	\$2,859.87	\$3,134.09	\$3,349.58	\$3,917.62
89	\$1,690.96	\$2,007.52	\$2,370.27	\$3,125.85	\$3,425.61	\$3,661.10	\$4,282.00
90	\$1,823.55	\$2,164.87	\$2,556.08	\$3,389.02	\$3,713.98	\$3,969.31	\$4,642.48
91	\$1,952.94	\$2,318.50	\$2,737.44	\$3,649.28	\$3,999.22	\$4,274.17	\$4,999.02
92	\$2,079.16	\$2,468.35	\$2,914.38	\$3,906.71	\$4,281.33	\$4,575.67	\$5,351.66
93	\$2,202.24	\$2,614.49	\$3,086.90	\$4,161.29	\$4,560.30	\$4,873.82	\$5,700.39
94	\$2,322.14	\$2,756.84	\$3,254.97	\$4,412.99	\$4,836.14	\$5,168.60	\$6,045.16
95	\$2,438.88	\$2,895.44	\$3,418.64	\$4,661.81	\$5,108.84	\$5,460.06	\$6,386.04
96	\$2,621.81	\$3,112.60	\$3,675.02	\$5,011.45	\$5,492.00	\$5,869.56	\$6,864.99
97	\$2,804.72	\$3,329.76	\$3,931.41	\$5,361.10	\$5,875.16	\$6,279.08	\$7,343.95
98	\$2,987.65	\$3,546.93	\$4,187.84	\$5,710.70	\$6,258.31	\$6,688.57	\$7,822.90
99	\$3,170.56	\$3,764.08	\$4,444.22	\$6,060.35	\$6,641.48	\$7,098.09	\$8,301.86

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
No Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$41.09	\$48.13	\$53.25	\$56.71	\$62.15	\$66.41	\$77.67
31	\$41.87	\$49.06	\$54.29	\$57.84	\$63.38	\$67.69	\$79.21
32	\$42.71	\$50.01	\$55.36	\$58.91	\$64.60	\$69.04	\$80.74
33	\$43.52	\$50.97	\$56.42	\$60.06	\$65.83	\$70.35	\$82.30
34	\$44.33	\$51.96	\$57.47	\$61.23	\$67.09	\$71.68	\$83.84
35	\$45.20	\$52.93	\$58.57	\$62.34	\$68.35	\$73.05	\$85.43
36	\$46.04	\$53.93	\$59.69	\$63.52	\$69.61	\$74.40	\$87.04
37	\$46.88	\$54.92	\$60.78	\$64.71	\$70.90	\$75.75	\$88.61
38	\$47.70	\$55.90	\$61.86	\$65.88	\$72.21	\$77.17	\$90.26
39	\$48.59	\$56.94	\$62.98	\$67.07	\$73.51	\$78.53	\$91.89
40	\$49.44	\$57.93	\$64.11	\$68.22	\$74.85	\$79.96	\$93.52
41	\$51.12	\$59.86	\$66.24	\$70.57	\$77.32	\$82.65	\$96.65
42	\$52.78	\$61.84	\$68.39	\$72.86	\$79.85	\$85.36	\$99.83
43	\$54.47	\$63.83	\$70.60	\$75.21	\$82.40	\$88.07	\$103.03
44	\$56.20	\$65.82	\$72.77	\$77.59	\$85.03	\$90.85	\$106.26
45	\$57.89	\$67.83	\$75.02	\$79.95	\$87.61	\$93.65	\$109.51
46	\$60.14	\$70.49	\$77.93	\$83.04	\$91.00	\$97.25	\$113.74
47	\$62.37	\$73.09	\$80.85	\$86.18	\$94.43	\$100.92	\$118.03
48	\$64.69	\$75.81	\$83.86	\$89.32	\$97.85	\$104.61	\$122.35
49	\$66.97	\$78.50	\$86.82	\$92.49	\$101.37	\$108.33	\$126.70
50	\$69.30	\$81.25	\$89.88	\$95.73	\$104.88	\$112.10	\$131.14
51	\$74.50	\$87.51	\$96.76	\$103.99	\$114.01	\$121.84	\$142.48
52	\$79.81	\$94.04	\$103.92	\$112.67	\$123.48	\$131.99	\$154.37
53	\$85.32	\$100.77	\$111.30	\$121.68	\$133.34	\$142.53	\$166.68
54	\$91.00	\$107.74	\$118.89	\$131.01	\$143.60	\$153.46	\$179.48
55	\$96.85	\$114.93	\$126.77	\$140.69	\$154.23	\$164.81	\$192.78
56	\$105.54	\$125.50	\$138.39	\$154.66	\$169.45	\$181.12	\$211.84
57	\$114.47	\$136.45	\$150.40	\$169.16	\$185.37	\$198.12	\$231.71
58	\$123.76	\$147.74	\$162.78	\$184.26	\$201.90	\$215.80	\$252.36
59	\$133.29	\$159.43	\$175.59	\$199.91	\$219.08	\$234.13	\$273.83
60	\$143.11	\$171.51	\$188.80	\$216.16	\$236.87	\$253.16	\$296.11
61	\$158.61	\$190.79	\$209.95	\$238.36	\$261.17	\$279.15	\$326.50
62	\$174.41	\$210.60	\$231.67	\$260.88	\$285.88	\$305.53	\$357.37
63	\$190.66	\$230.95	\$253.94	\$283.72	\$310.90	\$332.32	\$388.64
64	\$207.17	\$251.89	\$276.81	\$306.88	\$336.32	\$359.47	\$420.40
65	\$224.08	\$273.32	\$300.23	\$330.40	\$362.09	\$386.94	\$452.55
66	\$253.13	\$309.70	\$339.79	\$371.50	\$407.11	\$435.11	\$508.92
67	\$282.75	\$347.11	\$380.38	\$413.21	\$452.84	\$483.93	\$566.05
68	\$313.09	\$385.47	\$422.03	\$455.46	\$499.19	\$533.45	\$623.93
69	\$344.06	\$424.80	\$464.67	\$498.34	\$546.14	\$583.69	\$682.70
70	\$375.62	\$465.16	\$508.34	\$541.82	\$593.78	\$634.62	\$742.21
71	\$420.55	\$523.31	\$571.25	\$622.43	\$682.10	\$728.98	\$852.59
72	\$463.65	\$579.95	\$632.26	\$704.33	\$771.84	\$824.92	\$964.84
73	\$505.02	\$635.01	\$691.40	\$787.49	\$863.07	\$922.41	\$1,078.84
74	\$544.60	\$688.52	\$748.63	\$872.07	\$955.71	\$1,021.43	\$1,194.67
75	\$582.45	\$740.47	\$804.06	\$957.94	\$1,049.80	\$1,121.99	\$1,312.25
76	\$652.65	\$824.51	\$902.07	\$1,083.89	\$1,187.83	\$1,269.49	\$1,484.78
77	\$722.30	\$906.54	\$999.56	\$1,211.13	\$1,327.26	\$1,418.51	\$1,659.08
78	\$791.29	\$986.63	\$1,096.47	\$1,339.66	\$1,468.12	\$1,569.06	\$1,835.16
79	\$859.66	\$1,064.71	\$1,192.80	\$1,469.43	\$1,610.37	\$1,721.07	\$2,012.94
80	\$927.36	\$1,140.80	\$1,288.49	\$1,600.53	\$1,754.03	\$1,874.58	\$2,192.48
81	\$1,034.00	\$1,263.32	\$1,438.88	\$1,801.91	\$1,974.69	\$2,110.46	\$2,468.37
82	\$1,139.72	\$1,382.72	\$1,588.37	\$2,005.27	\$2,197.56	\$2,348.64	\$2,746.96
83	\$1,244.43	\$1,499.07	\$1,736.94	\$2,210.60	\$2,422.59	\$2,589.17	\$3,028.25
84	\$1,348.16	\$1,612.30	\$1,884.60	\$2,417.96	\$2,649.81	\$2,832.03	\$3,312.31
85	\$1,450.90	\$1,722.49	\$2,031.33	\$2,627.34	\$2,879.26	\$3,077.19	\$3,599.07
86	\$1,637.91	\$1,944.00	\$2,292.55	\$2,980.15	\$3,265.93	\$3,490.46	\$4,082.41
87	\$1,819.99	\$2,160.68	\$2,548.12	\$3,329.36	\$3,648.60	\$3,899.44	\$4,560.71
88	\$1,998.43	\$2,372.54	\$2,797.96	\$3,674.82	\$4,027.23	\$4,304.10	\$5,034.02
89	\$2,172.86	\$2,579.60	\$3,042.15	\$4,016.63	\$4,401.81	\$4,704.42	\$5,502.23
90	\$2,343.20	\$2,781.81	\$3,280.59	\$4,354.81	\$4,772.37	\$5,100.47	\$5,965.45
91	\$2,509.48	\$2,979.21	\$3,513.40	\$4,689.22	\$5,138.88	\$5,492.20	\$6,423.59
92	\$2,671.66	\$3,171.77	\$3,740.48	\$5,020.03	\$5,501.40	\$5,879.61	\$6,876.74
93	\$2,829.82	\$3,359.52	\$3,961.90	\$5,347.14	\$5,859.84	\$6,262.72	\$7,324.83
94	\$2,983.89	\$3,542.45	\$4,177.63	\$5,670.57	\$6,214.31	\$6,641.51	\$7,767.86
95	\$3,133.91	\$3,720.57	\$4,387.70	\$5,990.29	\$6,564.71	\$7,016.04	\$8,205.90
96	\$3,368.97	\$3,999.60	\$4,716.74	\$6,439.58	\$7,057.07	\$7,542.20	\$8,821.32
97	\$3,604.01	\$4,278.66	\$5,045.83	\$6,888.84	\$7,549.41	\$8,068.42	\$9,436.76
98	\$3,839.07	\$4,557.70	\$5,374.92	\$7,338.10	\$8,041.77	\$8,594.63	\$10,052.21
99	\$4,074.10	\$4,836.72	\$5,703.98	\$7,787.37	\$8,534.11	\$9,120.84	\$10,667.65

Policy Form Series: LTC-FAC
Facilities Only
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
No Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$55.91	\$65.48	\$72.29	\$77.16	\$84.56	\$90.39	\$105.69
31	\$56.97	\$66.77	\$73.74	\$78.71	\$86.24	\$92.14	\$107.77
32	\$58.08	\$68.06	\$75.15	\$80.19	\$87.91	\$93.94	\$109.88
33	\$59.19	\$69.37	\$76.59	\$81.76	\$89.59	\$95.72	\$111.99
34	\$60.32	\$70.67	\$78.05	\$83.30	\$91.27	\$97.52	\$114.07
35	\$61.46	\$72.04	\$79.52	\$84.86	\$93.00	\$99.41	\$116.24
36	\$62.63	\$73.38	\$81.04	\$86.42	\$94.72	\$101.23	\$118.42
37	\$63.79	\$74.71	\$82.50	\$88.05	\$96.47	\$103.07	\$120.60
38	\$64.94	\$76.07	\$84.00	\$89.63	\$98.23	\$104.98	\$122.83
39	\$66.13	\$77.47	\$85.54	\$91.26	\$100.01	\$106.84	\$125.04
40	\$67.27	\$78.81	\$87.05	\$92.89	\$101.81	\$108.78	\$127.24
41	\$69.53	\$81.45	\$89.94	\$95.97	\$105.21	\$112.40	\$131.49
42	\$71.80	\$84.13	\$92.82	\$99.12	\$108.62	\$116.06	\$135.78
43	\$74.07	\$86.79	\$95.81	\$102.24	\$112.05	\$119.75	\$140.08
44	\$76.36	\$89.48	\$98.76	\$105.47	\$115.58	\$123.50	\$144.46
45	\$78.68	\$92.21	\$101.79	\$108.67	\$119.10	\$127.29	\$148.84
46	\$81.48	\$95.44	\$105.32	\$112.48	\$123.24	\$131.69	\$154.04
47	\$84.19	\$98.67	\$108.87	\$116.29	\$127.41	\$136.19	\$159.27
48	\$87.01	\$101.96	\$112.48	\$120.16	\$131.63	\$140.72	\$164.58
49	\$89.81	\$105.24	\$116.08	\$124.02	\$135.92	\$145.29	\$169.89
50	\$92.69	\$108.61	\$119.77	\$127.96	\$140.21	\$149.88	\$175.29
51	\$98.87	\$116.17	\$128.11	\$138.06	\$151.33	\$161.69	\$189.11
52	\$105.24	\$123.99	\$136.66	\$148.56	\$162.83	\$174.03	\$203.52
53	\$111.79	\$132.04	\$145.47	\$159.42	\$174.74	\$186.75	\$218.43
54	\$118.57	\$140.35	\$154.64	\$170.72	\$187.09	\$199.95	\$233.86
55	\$125.53	\$148.97	\$164.03	\$182.35	\$199.89	\$213.62	\$249.79
56	\$135.27	\$160.87	\$177.11	\$198.26	\$217.24	\$232.18	\$271.56
57	\$145.31	\$173.21	\$190.64	\$214.75	\$235.33	\$251.52	\$294.15
58	\$155.71	\$185.94	\$204.55	\$231.84	\$254.08	\$271.57	\$317.59
59	\$166.40	\$199.04	\$218.91	\$249.57	\$273.52	\$292.33	\$341.88
60	\$177.39	\$212.58	\$233.73	\$267.93	\$293.61	\$313.80	\$367.00
61	\$193.60	\$232.86	\$255.92	\$290.92	\$318.82	\$340.74	\$398.53
62	\$210.12	\$253.67	\$278.69	\$314.27	\$344.42	\$368.07	\$430.47
63	\$227.05	\$275.05	\$302.01	\$337.89	\$370.28	\$395.78	\$462.86
64	\$244.30	\$297.01	\$325.89	\$361.92	\$396.61	\$423.87	\$495.73
65	\$261.91	\$319.47	\$350.42	\$386.23	\$423.26	\$452.32	\$529.03
66	\$291.68	\$356.87	\$391.13	\$428.11	\$469.16	\$501.39	\$586.44
67	\$322.06	\$395.29	\$432.84	\$470.59	\$515.71	\$551.16	\$644.66
68	\$353.10	\$434.69	\$475.63	\$513.64	\$562.93	\$601.58	\$703.61
69	\$384.74	\$475.07	\$519.43	\$557.33	\$610.76	\$652.77	\$763.49
70	\$417.06	\$516.48	\$564.26	\$601.60	\$659.28	\$704.61	\$824.08
71	\$461.38	\$574.18	\$626.54	\$682.89	\$748.38	\$799.82	\$935.46
72	\$503.92	\$630.34	\$686.96	\$765.51	\$838.91	\$896.59	\$1,048.63
73	\$544.70	\$684.92	\$745.49	\$849.39	\$930.89	\$994.89	\$1,163.64
74	\$583.67	\$737.94	\$802.14	\$934.67	\$1,024.30	\$1,094.72	\$1,280.42
75	\$620.93	\$789.42	\$856.93	\$1,021.28	\$1,119.21	\$1,196.14	\$1,398.99
76	\$690.51	\$872.28	\$954.07	\$1,146.71	\$1,256.63	\$1,343.03	\$1,570.80
77	\$759.44	\$953.17	\$1,050.66	\$1,273.39	\$1,395.53	\$1,491.44	\$1,744.39
78	\$827.74	\$1,032.11	\$1,146.67	\$1,401.39	\$1,535.77	\$1,641.34	\$1,919.70
79	\$895.43	\$1,109.05	\$1,242.14	\$1,530.63	\$1,677.40	\$1,792.72	\$2,096.72
80	\$962.46	\$1,184.00	\$1,336.97	\$1,661.14	\$1,820.41	\$1,945.57	\$2,275.51
81	\$1,073.16	\$1,311.16	\$1,493.01	\$1,870.13	\$2,049.45	\$2,190.36	\$2,561.83
82	\$1,182.87	\$1,435.09	\$1,648.12	\$2,081.21	\$2,280.78	\$2,437.55	\$2,850.96
83	\$1,291.56	\$1,555.81	\$1,802.28	\$2,294.29	\$2,514.33	\$2,687.19	\$3,142.93
84	\$1,399.24	\$1,673.38	\$1,955.50	\$2,509.56	\$2,750.16	\$2,939.25	\$3,437.72
85	\$1,505.82	\$1,787.71	\$2,107.73	\$2,726.80	\$2,988.29	\$3,193.72	\$3,735.35
86	\$1,699.50	\$2,017.62	\$2,378.83	\$3,092.99	\$3,389.61	\$3,622.61	\$4,237.01
87	\$1,888.90	\$2,242.50	\$2,644.00	\$3,455.42	\$3,786.76	\$4,047.09	\$4,733.42
88	\$2,074.11	\$2,462.39	\$2,903.23	\$3,814.01	\$4,179.71	\$4,467.09	\$5,224.63
89	\$2,255.14	\$2,677.30	\$3,156.57	\$4,168.73	\$4,568.49	\$4,882.56	\$5,710.60
90	\$2,431.94	\$2,887.15	\$3,404.02	\$4,519.68	\$4,953.08	\$5,293.59	\$6,191.34
91	\$2,604.51	\$3,092.03	\$3,645.57	\$4,866.80	\$5,333.49	\$5,700.17	\$6,666.84
92	\$2,772.84	\$3,291.87	\$3,881.23	\$5,210.10	\$5,709.72	\$6,102.24	\$7,137.12
93	\$2,936.98	\$3,486.76	\$4,110.96	\$5,549.61	\$6,081.75	\$6,499.87	\$7,602.19
94	\$3,096.90	\$3,676.61	\$4,334.81	\$5,885.27	\$6,449.63	\$6,892.99	\$8,062.00
95	\$3,252.57	\$3,861.44	\$4,552.77	\$6,217.14	\$6,813.29	\$7,281.68	\$8,516.58
96	\$3,496.51	\$4,151.06	\$4,894.21	\$6,683.41	\$7,324.29	\$7,827.78	\$9,155.33
97	\$3,740.47	\$4,440.69	\$5,235.64	\$7,149.72	\$7,835.27	\$8,373.95	\$9,794.09
98	\$3,984.42	\$4,730.27	\$5,577.13	\$7,615.96	\$8,346.26	\$8,920.08	\$10,432.82
99	\$4,228.36	\$5,019.90	\$5,918.56	\$8,082.22	\$8,857.26	\$9,466.21	\$11,071.59

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$55.22	\$68.76	\$76.43	\$82.28	\$90.17	\$96.37	\$112.72
31	\$55.90	\$69.58	\$77.37	\$83.31	\$91.28	\$97.53	\$114.07
32	\$56.59	\$70.46	\$78.31	\$84.32	\$92.39	\$98.74	\$115.49
33	\$57.26	\$71.31	\$79.23	\$85.33	\$93.53	\$99.94	\$116.89
34	\$57.98	\$72.14	\$80.22	\$86.36	\$94.63	\$101.12	\$118.30
35	\$58.65	\$72.99	\$81.16	\$87.38	\$95.74	\$102.33	\$119.68
36	\$59.32	\$73.86	\$82.11	\$88.39	\$96.86	\$103.50	\$121.05
37	\$60.03	\$74.70	\$83.06	\$89.41	\$97.95	\$104.70	\$122.47
38	\$60.70	\$75.55	\$84.00	\$90.43	\$99.08	\$105.89	\$123.86
39	\$61.35	\$76.38	\$84.94	\$91.42	\$100.20	\$107.09	\$125.23
40	\$62.07	\$77.27	\$85.88	\$92.47	\$101.30	\$108.26	\$126.64
41	\$63.27	\$78.79	\$87.56	\$94.27	\$103.32	\$110.42	\$129.16
42	\$64.50	\$80.30	\$89.25	\$96.09	\$105.31	\$112.58	\$131.66
43	\$65.74	\$81.85	\$90.95	\$97.94	\$107.34	\$114.71	\$134.17
44	\$66.96	\$83.38	\$92.62	\$99.76	\$109.35	\$116.85	\$136.69
45	\$68.20	\$84.91	\$94.32	\$101.60	\$111.34	\$118.98	\$139.20
46	\$70.00	\$87.11	\$96.77	\$104.27	\$114.29	\$122.13	\$142.86
47	\$71.78	\$89.37	\$99.24	\$106.95	\$117.21	\$125.28	\$146.50
48	\$73.60	\$91.62	\$101.70	\$109.64	\$120.17	\$128.39	\$150.18
49	\$75.39	\$93.85	\$104.15	\$112.31	\$123.07	\$131.54	\$153.83
50	\$77.18	\$96.08	\$106.62	\$114.99	\$126.00	\$134.67	\$157.51
51	\$80.52	\$100.24	\$111.24	\$119.96	\$131.46	\$140.47	\$164.32
52	\$83.84	\$104.37	\$115.90	\$124.92	\$136.90	\$146.31	\$171.12
53	\$87.19	\$108.53	\$120.51	\$129.89	\$142.34	\$152.12	\$177.93
54	\$90.49	\$112.67	\$125.13	\$134.84	\$147.78	\$157.94	\$184.71
55	\$93.85	\$116.84	\$129.78	\$139.80	\$153.23	\$163.76	\$191.53
56	\$100.27	\$124.85	\$138.57	\$149.40	\$163.73	\$174.97	\$204.65
57	\$106.71	\$132.85	\$147.33	\$158.95	\$174.20	\$186.20	\$217.78
58	\$113.13	\$140.85	\$156.11	\$168.57	\$184.71	\$197.41	\$230.90
59	\$119.58	\$148.86	\$164.88	\$178.14	\$195.22	\$208.63	\$244.02
60	\$125.99	\$156.88	\$173.68	\$187.73	\$205.71	\$219.85	\$257.16
61	\$140.20	\$174.54	\$193.41	\$208.88	\$228.93	\$244.66	\$286.12
62	\$154.41	\$192.23	\$213.13	\$230.06	\$252.09	\$269.44	\$315.14
63	\$168.62	\$209.90	\$232.88	\$251.21	\$275.29	\$294.20	\$344.13
64	\$182.82	\$227.59	\$252.61	\$272.40	\$298.48	\$319.01	\$373.10
65	\$197.03	\$245.29	\$272.33	\$293.53	\$321.69	\$343.83	\$402.12
66	\$224.96	\$280.07	\$310.64	\$335.15	\$367.28	\$392.51	\$459.10
67	\$252.88	\$314.80	\$348.96	\$376.74	\$412.85	\$441.24	\$516.07
68	\$280.77	\$349.55	\$387.27	\$418.34	\$458.44	\$489.94	\$573.03
69	\$308.70	\$384.31	\$425.57	\$459.93	\$504.01	\$538.68	\$630.03
70	\$336.61	\$419.07	\$463.86	\$501.49	\$549.59	\$587.37	\$686.98
71	\$391.58	\$487.45	\$539.40	\$583.34	\$639.26	\$683.21	\$799.11
72	\$446.49	\$555.84	\$614.97	\$665.21	\$728.99	\$779.10	\$911.24
73	\$501.46	\$624.25	\$690.52	\$747.07	\$818.69	\$874.97	\$1,023.34
74	\$556.37	\$692.65	\$766.07	\$828.91	\$908.39	\$970.83	\$1,135.48
75	\$611.33	\$761.05	\$841.61	\$910.74	\$998.09	\$1,066.70	\$1,247.61
76	\$702.80	\$874.96	\$967.04	\$1,047.06	\$1,147.50	\$1,226.36	\$1,434.36
77	\$794.34	\$988.88	\$1,092.47	\$1,183.42	\$1,296.88	\$1,386.02	\$1,621.10
78	\$885.85	\$1,102.78	\$1,217.94	\$1,319.74	\$1,446.30	\$1,545.72	\$1,807.85
79	\$977.34	\$1,216.73	\$1,343.36	\$1,456.04	\$1,595.67	\$1,705.39	\$1,994.60
80	\$1,068.87	\$1,330.62	\$1,468.79	\$1,592.39	\$1,745.08	\$1,865.07	\$2,181.35
81	\$1,197.14	\$1,490.33	\$1,645.04	\$1,783.49	\$1,954.50	\$2,088.88	\$2,443.14
82	\$1,325.38	\$1,649.97	\$1,821.31	\$1,974.55	\$2,163.92	\$2,312.67	\$2,704.87
83	\$1,453.66	\$1,809.67	\$1,997.55	\$2,165.65	\$2,373.34	\$2,536.48	\$2,966.64
84	\$1,581.93	\$1,969.31	\$2,173.81	\$2,356.74	\$2,582.71	\$2,760.27	\$3,228.39
85	\$1,710.19	\$2,129.00	\$2,350.05	\$2,547.83	\$2,792.12	\$2,984.08	\$3,490.18
86	\$1,949.62	\$2,427.05	\$2,679.07	\$2,904.53	\$3,183.04	\$3,401.86	\$3,978.79
87	\$2,189.04	\$2,725.11	\$3,008.11	\$3,261.19	\$3,573.94	\$3,819.66	\$4,467.43
88	\$2,428.46	\$3,023.20	\$3,337.11	\$3,617.91	\$3,964.84	\$4,237.43	\$4,956.04
89	\$2,667.90	\$3,321.24	\$3,666.11	\$3,974.62	\$4,355.76	\$4,655.18	\$5,444.66
90	\$2,907.33	\$3,619.31	\$3,995.14	\$4,331.32	\$4,746.64	\$5,072.97	\$5,933.33
91	\$3,146.74	\$3,917.38	\$4,324.12	\$4,687.99	\$5,137.56	\$5,490.73	\$6,421.92
92	\$3,386.18	\$4,215.43	\$4,653.14	\$5,044.69	\$5,528.42	\$5,908.51	\$6,910.55
93	\$3,625.58	\$4,513.51	\$4,982.14	\$5,401.40	\$5,919.34	\$6,326.28	\$7,399.17
94	\$3,865.02	\$4,811.56	\$5,311.15	\$5,758.10	\$6,310.25	\$6,744.07	\$7,887.80
95	\$4,104.44	\$5,109.61	\$5,640.18	\$6,114.77	\$6,701.13	\$7,161.83	\$8,376.41
96	\$4,412.30	\$5,492.86	\$6,063.19	\$6,573.38	\$7,203.71	\$7,698.97	\$9,004.66
97	\$4,720.13	\$5,876.07	\$6,486.19	\$7,032.00	\$7,706.31	\$8,236.11	\$9,632.89
98	\$5,027.97	\$6,259.27	\$6,909.21	\$7,490.61	\$8,208.89	\$8,773.24	\$10,261.11
99	\$5,335.79	\$6,642.50	\$7,332.22	\$7,949.21	\$8,711.46	\$9,310.41	\$10,889.37

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$88.34	\$110.02	\$121.73	\$131.62	\$144.27	\$154.20	\$180.35
31	\$89.45	\$111.38	\$123.23	\$133.29	\$146.06	\$156.07	\$182.54
32	\$90.54	\$112.71	\$124.72	\$134.91	\$147.85	\$158.00	\$184.79
33	\$91.64	\$114.06	\$126.18	\$136.53	\$149.65	\$159.90	\$187.01
34	\$92.73	\$115.44	\$127.76	\$138.15	\$151.39	\$161.82	\$189.27
35	\$93.84	\$116.80	\$129.27	\$139.78	\$153.17	\$163.73	\$191.50
36	\$94.93	\$118.18	\$130.78	\$141.42	\$154.99	\$165.62	\$193.69
37	\$96.03	\$119.50	\$132.26	\$143.06	\$156.74	\$167.53	\$195.95
38	\$97.10	\$120.86	\$133.75	\$144.68	\$158.54	\$169.43	\$198.15
39	\$98.17	\$122.24	\$135.29	\$146.30	\$160.32	\$171.38	\$200.39
40	\$99.29	\$123.61	\$136.79	\$147.93	\$162.11	\$173.23	\$202.62
41	\$101.94	\$126.91	\$140.38	\$151.88	\$166.42	\$177.87	\$208.04
42	\$104.59	\$130.18	\$144.02	\$155.80	\$170.73	\$182.49	\$213.42
43	\$107.24	\$133.47	\$147.66	\$159.76	\$175.06	\$187.10	\$218.84
44	\$109.88	\$136.82	\$151.23	\$163.66	\$179.39	\$191.74	\$224.25
45	\$112.55	\$140.09	\$154.87	\$167.64	\$183.72	\$196.33	\$229.66
46	\$116.11	\$144.54	\$159.83	\$172.99	\$189.58	\$202.63	\$236.98
47	\$119.72	\$149.02	\$164.81	\$178.34	\$195.43	\$208.89	\$244.30
48	\$123.31	\$153.53	\$169.77	\$183.72	\$201.35	\$215.13	\$251.63
49	\$126.91	\$157.95	\$174.76	\$189.06	\$207.19	\$221.41	\$258.95
50	\$130.50	\$162.44	\$179.70	\$194.41	\$213.02	\$227.68	\$266.30
51	\$136.72	\$170.23	\$188.24	\$203.71	\$223.23	\$238.58	\$279.03
52	\$142.96	\$177.98	\$196.82	\$212.99	\$233.42	\$249.47	\$291.76
53	\$149.22	\$185.77	\$205.33	\$222.32	\$243.62	\$260.37	\$304.54
54	\$155.43	\$193.52	\$213.86	\$231.59	\$253.81	\$271.22	\$317.24
55	\$161.68	\$201.31	\$222.40	\$240.88	\$264.01	\$282.14	\$330.00
56	\$172.25	\$214.48	\$236.94	\$256.65	\$281.28	\$300.60	\$351.61
57	\$182.86	\$227.68	\$251.45	\$272.44	\$298.57	\$319.10	\$373.23
58	\$193.45	\$240.84	\$265.98	\$288.25	\$315.82	\$337.59	\$394.85
59	\$204.05	\$254.04	\$280.48	\$304.00	\$333.13	\$356.06	\$416.44
60	\$214.64	\$267.26	\$295.00	\$319.82	\$350.44	\$374.53	\$438.08
61	\$234.82	\$292.31	\$322.86	\$349.84	\$383.38	\$409.74	\$479.20
62	\$254.98	\$317.43	\$350.68	\$379.89	\$416.28	\$444.91	\$520.35
63	\$275.16	\$342.54	\$378.54	\$409.91	\$449.20	\$480.09	\$561.52
64	\$295.28	\$367.62	\$406.36	\$439.93	\$482.11	\$515.26	\$602.66
65	\$315.48	\$392.72	\$434.19	\$469.99	\$515.05	\$550.48	\$643.84
66	\$352.02	\$438.23	\$484.22	\$524.46	\$574.74	\$614.24	\$718.40
67	\$388.58	\$483.73	\$534.28	\$578.88	\$634.38	\$678.01	\$792.98
68	\$425.08	\$529.21	\$584.30	\$633.33	\$694.05	\$741.78	\$867.58
69	\$461.62	\$574.70	\$634.33	\$687.78	\$753.72	\$805.56	\$942.18
70	\$498.21	\$620.22	\$684.33	\$742.21	\$813.38	\$869.31	\$1,016.73
71	\$567.38	\$706.29	\$779.31	\$845.24	\$926.28	\$989.94	\$1,157.86
72	\$636.51	\$792.37	\$874.33	\$948.27	\$1,039.19	\$1,110.64	\$1,298.96
73	\$705.66	\$878.45	\$969.32	\$1,051.27	\$1,152.09	\$1,231.28	\$1,440.08
74	\$774.79	\$964.55	\$1,064.33	\$1,154.28	\$1,264.97	\$1,351.91	\$1,581.21
75	\$843.95	\$1,050.64	\$1,159.30	\$1,257.27	\$1,377.88	\$1,472.58	\$1,722.32
76	\$949.81	\$1,182.47	\$1,304.45	\$1,415.04	\$1,550.75	\$1,657.37	\$1,938.46
77	\$1,055.77	\$1,314.31	\$1,449.63	\$1,572.86	\$1,723.68	\$1,842.16	\$2,154.58
78	\$1,161.64	\$1,446.12	\$1,594.83	\$1,730.62	\$1,896.58	\$2,026.95	\$2,370.72
79	\$1,267.55	\$1,577.98	\$1,739.98	\$1,888.38	\$2,069.49	\$2,211.77	\$2,586.84
80	\$1,373.46	\$1,709.82	\$1,885.14	\$2,046.18	\$2,242.37	\$2,396.56	\$2,802.99
81	\$1,538.30	\$1,915.02	\$2,111.36	\$2,291.72	\$2,511.48	\$2,684.14	\$3,139.34
82	\$1,703.07	\$2,120.17	\$2,337.56	\$2,537.24	\$2,780.54	\$2,971.72	\$3,475.70
83	\$1,867.91	\$2,325.36	\$2,563.78	\$2,782.78	\$3,049.66	\$3,259.30	\$3,812.03
84	\$2,032.71	\$2,530.54	\$2,790.00	\$3,028.30	\$3,318.72	\$3,546.88	\$4,148.40
85	\$2,197.55	\$2,735.70	\$3,016.20	\$3,273.91	\$3,587.81	\$3,834.49	\$4,484.79
86	\$2,505.21	\$3,118.70	\$3,438.50	\$3,732.26	\$4,090.15	\$4,371.31	\$5,112.64
87	\$2,812.87	\$3,501.70	\$3,860.79	\$4,190.56	\$4,592.40	\$4,908.14	\$5,740.51
88	\$3,120.51	\$3,884.74	\$4,283.07	\$4,648.90	\$5,094.70	\$5,444.97	\$6,368.36
89	\$3,428.17	\$4,267.69	\$4,705.32	\$5,107.27	\$5,597.01	\$5,981.79	\$6,996.24
90	\$3,735.83	\$4,650.72	\$5,127.57	\$5,565.61	\$6,099.31	\$6,518.65	\$7,624.15
91	\$4,043.45	\$5,033.71	\$5,549.87	\$6,023.93	\$6,601.61	\$7,055.43	\$8,252.00
92	\$4,351.17	\$5,416.71	\$5,972.10	\$6,482.28	\$7,103.84	\$7,592.26	\$8,879.86
93	\$4,658.77	\$5,799.74	\$6,394.39	\$6,940.64	\$7,606.18	\$8,129.12	\$9,507.71
94	\$4,966.45	\$6,182.72	\$6,816.65	\$7,399.02	\$8,108.47	\$8,665.93	\$10,135.60
95	\$5,274.08	\$6,565.72	\$7,238.95	\$7,857.32	\$8,610.78	\$9,202.74	\$10,763.47
96	\$5,669.68	\$7,058.15	\$7,781.87	\$8,446.62	\$9,256.57	\$9,892.98	\$11,570.73
97	\$6,065.23	\$7,550.58	\$8,324.79	\$9,035.96	\$9,902.37	\$10,583.17	\$12,377.99
98	\$6,460.79	\$8,042.99	\$8,867.70	\$9,625.24	\$10,548.20	\$11,273.37	\$13,185.23
99	\$6,856.31	\$8,535.44	\$9,410.62	\$10,214.51	\$11,194.00	\$11,963.60	\$13,992.51

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$120.22	\$149.69	\$165.33	\$179.14	\$196.30	\$209.82	\$245.39
31	\$121.71	\$151.52	\$167.32	\$181.36	\$198.74	\$212.37	\$248.38
32	\$123.21	\$153.39	\$169.37	\$183.57	\$201.16	\$214.98	\$251.43
33	\$124.70	\$155.22	\$171.42	\$185.78	\$203.60	\$217.58	\$254.47
34	\$126.20	\$157.08	\$173.50	\$187.98	\$206.01	\$220.18	\$257.54
35	\$127.67	\$158.94	\$175.54	\$190.21	\$208.45	\$222.78	\$260.55
36	\$129.16	\$160.81	\$177.58	\$192.43	\$210.90	\$225.37	\$263.56
37	\$130.66	\$162.63	\$179.64	\$194.66	\$213.28	\$227.94	\$266.62
38	\$132.13	\$164.49	\$181.68	\$196.84	\$215.70	\$230.55	\$269.65
39	\$133.60	\$166.32	\$183.68	\$199.05	\$218.15	\$233.15	\$272.66
40	\$135.12	\$168.17	\$185.74	\$201.29	\$220.56	\$235.72	\$275.70
41	\$138.67	\$172.64	\$190.61	\$206.58	\$226.42	\$241.96	\$282.99
42	\$142.25	\$177.07	\$195.49	\$211.90	\$232.23	\$248.20	\$290.29
43	\$145.83	\$181.52	\$200.35	\$217.21	\$238.06	\$254.40	\$297.57
44	\$149.38	\$186.00	\$205.22	\$222.53	\$243.87	\$260.65	\$304.85
45	\$152.96	\$190.39	\$210.10	\$227.86	\$249.69	\$266.88	\$312.17
46	\$157.25	\$195.74	\$215.99	\$234.26	\$256.73	\$274.39	\$320.94
47	\$161.55	\$201.10	\$221.89	\$240.68	\$263.77	\$281.91	\$329.69
48	\$165.87	\$206.49	\$227.76	\$247.11	\$270.81	\$289.38	\$338.48
49	\$170.16	\$211.82	\$233.63	\$253.50	\$277.82	\$296.93	\$347.24
50	\$174.45	\$217.20	\$239.52	\$259.91	\$284.83	\$304.43	\$356.03
51	\$181.47	\$225.95	\$249.15	\$270.36	\$296.29	\$316.67	\$370.38
52	\$188.52	\$234.67	\$258.85	\$280.80	\$307.76	\$328.94	\$384.71
53	\$195.55	\$243.44	\$268.48	\$291.32	\$319.24	\$341.19	\$399.04
54	\$202.52	\$252.15	\$278.12	\$301.73	\$330.71	\$353.40	\$413.34
55	\$209.55	\$260.88	\$287.78	\$312.20	\$342.16	\$365.65	\$427.67
56	\$220.87	\$274.96	\$303.27	\$329.06	\$360.60	\$385.38	\$450.74
57	\$232.15	\$289.05	\$318.74	\$345.89	\$379.05	\$405.12	\$473.81
58	\$243.46	\$303.10	\$334.22	\$362.75	\$397.48	\$424.82	\$496.87
59	\$254.77	\$317.17	\$349.70	\$379.52	\$415.92	\$444.55	\$519.92
60	\$266.05	\$331.24	\$365.21	\$396.39	\$434.39	\$464.25	\$543.02
61	\$286.64	\$356.80	\$393.52	\$427.00	\$467.92	\$500.11	\$584.89
62	\$307.14	\$382.37	\$421.82	\$457.60	\$501.47	\$535.95	\$626.87
63	\$327.70	\$407.95	\$450.17	\$488.23	\$535.00	\$571.78	\$668.75
64	\$348.22	\$433.53	\$478.49	\$518.83	\$568.55	\$607.64	\$710.67
65	\$368.78	\$459.09	\$506.81	\$549.39	\$602.08	\$643.50	\$752.61
66	\$405.66	\$505.02	\$557.36	\$604.38	\$662.27	\$707.83	\$827.89
67	\$442.56	\$550.90	\$607.92	\$659.26	\$722.53	\$772.16	\$903.13
68	\$479.38	\$596.82	\$658.50	\$714.24	\$782.72	\$836.53	\$978.39
69	\$516.27	\$642.73	\$709.04	\$769.19	\$842.93	\$900.89	\$1,053.66
70	\$553.16	\$688.64	\$759.59	\$824.08	\$903.14	\$965.23	\$1,128.90
71	\$622.48	\$774.91	\$854.76	\$927.37	\$1,016.25	\$1,086.16	\$1,270.34
72	\$691.78	\$861.21	\$949.98	\$1,030.63	\$1,129.44	\$1,207.10	\$1,411.81
73	\$761.10	\$947.49	\$1,045.17	\$1,133.87	\$1,242.64	\$1,328.04	\$1,553.24
74	\$830.41	\$1,033.79	\$1,140.35	\$1,237.15	\$1,355.77	\$1,448.98	\$1,694.72
75	\$899.74	\$1,120.09	\$1,235.53	\$1,340.39	\$1,468.97	\$1,569.93	\$1,836.18
76	\$1,004.84	\$1,250.99	\$1,379.64	\$1,497.06	\$1,640.65	\$1,753.41	\$2,050.78
77	\$1,110.04	\$1,381.89	\$1,523.72	\$1,653.71	\$1,812.29	\$1,936.86	\$2,265.34
78	\$1,215.15	\$1,512.76	\$1,667.86	\$1,810.36	\$1,983.95	\$2,120.36	\$2,479.91
79	\$1,320.30	\$1,643.67	\$1,811.97	\$1,967.01	\$2,155.61	\$2,303.84	\$2,694.53
80	\$1,425.48	\$1,774.56	\$1,956.06	\$2,123.66	\$2,327.28	\$2,487.29	\$2,909.12
81	\$1,596.52	\$1,987.53	\$2,190.76	\$2,378.51	\$2,606.60	\$2,785.78	\$3,258.21
82	\$1,767.59	\$2,200.48	\$2,425.52	\$2,633.32	\$2,885.86	\$3,084.23	\$3,607.31
83	\$1,938.65	\$2,413.42	\$2,660.23	\$2,888.18	\$3,165.16	\$3,382.73	\$3,956.40
84	\$2,109.68	\$2,626.35	\$2,894.95	\$3,142.99	\$3,444.37	\$3,681.18	\$4,305.48
85	\$2,280.76	\$2,839.29	\$3,129.70	\$3,397.87	\$3,723.67	\$3,979.66	\$4,654.60
86	\$2,600.06	\$3,236.77	\$3,567.83	\$3,873.57	\$4,245.03	\$4,536.83	\$5,306.21
87	\$2,919.37	\$3,634.29	\$4,006.01	\$4,349.24	\$4,766.27	\$5,093.98	\$5,957.89
88	\$3,238.68	\$4,031.81	\$4,444.18	\$4,824.93	\$5,287.63	\$5,651.14	\$6,609.51
89	\$3,557.99	\$4,429.31	\$4,882.35	\$5,300.66	\$5,808.95	\$6,208.29	\$7,261.17
90	\$3,877.30	\$4,826.85	\$5,320.51	\$5,776.36	\$6,330.24	\$6,765.43	\$7,912.84
91	\$4,196.57	\$5,224.30	\$5,758.64	\$6,252.04	\$6,851.58	\$7,322.61	\$8,564.46
92	\$4,515.91	\$5,621.84	\$6,196.78	\$6,727.73	\$7,372.85	\$7,879.77	\$9,216.12
93	\$4,835.18	\$6,019.34	\$6,634.93	\$7,203.47	\$7,894.18	\$8,436.94	\$9,867.71
94	\$5,154.51	\$6,416.84	\$7,073.10	\$7,679.17	\$8,415.54	\$8,994.09	\$10,519.39
95	\$5,473.80	\$6,814.33	\$7,511.28	\$8,154.84	\$8,936.82	\$9,551.23	\$11,171.04
96	\$5,884.36	\$7,325.43	\$8,074.63	\$8,766.46	\$9,607.06	\$10,267.56	\$12,008.87
97	\$6,294.89	\$7,836.48	\$8,637.96	\$9,378.10	\$10,277.36	\$10,983.90	\$12,846.71
98	\$6,705.41	\$8,347.54	\$9,201.31	\$9,989.70	\$10,947.59	\$11,700.28	\$13,684.49
99	\$7,115.97	\$8,858.64	\$9,764.64	\$10,601.31	\$11,617.86	\$12,416.62	\$14,522.33

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$51.03	\$63.52	\$70.63	\$76.01	\$83.31	\$89.02	\$104.14
31	\$51.62	\$64.31	\$71.53	\$76.94	\$84.33	\$90.12	\$105.41
32	\$52.26	\$65.09	\$72.38	\$77.88	\$85.36	\$91.23	\$106.70
33	\$52.93	\$65.90	\$73.27	\$78.81	\$86.39	\$92.32	\$108.01
34	\$53.57	\$66.64	\$74.12	\$79.76	\$87.40	\$93.42	\$109.26
35	\$54.18	\$67.45	\$75.02	\$80.72	\$88.44	\$94.53	\$110.56
36	\$54.79	\$68.22	\$75.87	\$81.65	\$89.46	\$95.63	\$111.85
37	\$55.43	\$69.01	\$76.75	\$82.60	\$90.49	\$96.73	\$113.13
38	\$56.05	\$69.78	\$77.60	\$83.54	\$91.56	\$97.83	\$114.40
39	\$56.71	\$70.61	\$78.51	\$84.47	\$92.57	\$98.92	\$115.70
40	\$57.34	\$71.39	\$79.35	\$85.42	\$93.59	\$100.02	\$117.00
41	\$58.47	\$72.76	\$80.94	\$87.10	\$95.45	\$102.01	\$119.30
42	\$59.61	\$74.19	\$82.55	\$88.81	\$97.30	\$103.98	\$121.63
43	\$60.73	\$75.60	\$84.13	\$90.48	\$99.15	\$105.97	\$123.95
44	\$61.87	\$77.02	\$85.75	\$92.19	\$101.00	\$107.96	\$126.26
45	\$63.00	\$78.42	\$87.32	\$93.85	\$102.86	\$109.90	\$128.56
46	\$64.64	\$80.50	\$89.60	\$96.32	\$105.56	\$112.83	\$131.96
47	\$66.31	\$82.55	\$91.85	\$98.78	\$108.25	\$115.70	\$135.34
48	\$67.98	\$84.60	\$94.12	\$101.28	\$110.97	\$118.59	\$138.69
49	\$69.60	\$86.68	\$96.39	\$103.73	\$113.66	\$121.46	\$142.08
50	\$71.28	\$88.73	\$98.66	\$106.18	\$116.35	\$124.37	\$145.45
51	\$74.34	\$92.57	\$102.90	\$110.78	\$121.39	\$129.73	\$151.71
52	\$77.44	\$96.39	\$107.15	\$115.35	\$126.41	\$135.09	\$158.00
53	\$80.50	\$100.20	\$111.39	\$119.91	\$131.43	\$140.46	\$164.28
54	\$83.57	\$104.04	\$115.64	\$124.50	\$136.44	\$145.82	\$170.55
55	\$86.65	\$107.85	\$119.90	\$129.06	\$141.46	\$151.18	\$176.81
56	\$92.57	\$115.22	\$127.99	\$137.89	\$151.10	\$161.49	\$188.87
57	\$98.46	\$122.57	\$136.12	\$146.69	\$160.76	\$171.79	\$200.93
58	\$104.37	\$129.91	\$144.21	\$155.47	\$170.42	\$182.13	\$213.01
59	\$110.29	\$137.27	\$152.32	\$164.30	\$180.07	\$192.43	\$225.06
60	\$116.20	\$144.63	\$160.40	\$173.11	\$189.71	\$202.75	\$237.13
61	\$129.41	\$161.08	\$178.75	\$192.78	\$211.26	\$225.80	\$264.11
62	\$142.60	\$177.54	\$197.09	\$212.46	\$232.87	\$248.86	\$291.07
63	\$155.85	\$194.00	\$215.40	\$232.13	\$254.41	\$271.90	\$318.01
64	\$169.05	\$210.44	\$233.74	\$251.84	\$276.00	\$294.97	\$344.97
65	\$182.27	\$226.90	\$252.06	\$271.55	\$297.55	\$318.01	\$371.97
66	\$208.20	\$259.19	\$287.63	\$310.13	\$339.88	\$363.27	\$424.89
67	\$234.15	\$291.47	\$323.18	\$348.81	\$382.25	\$408.51	\$477.82
68	\$260.06	\$323.75	\$358.75	\$387.41	\$424.59	\$453.79	\$530.72
69	\$285.99	\$356.04	\$394.30	\$426.06	\$466.93	\$499.04	\$583.65
70	\$311.94	\$388.32	\$429.87	\$464.73	\$509.26	\$544.27	\$636.57
71	\$362.93	\$451.85	\$500.05	\$540.70	\$592.56	\$633.31	\$740.70
72	\$413.96	\$515.31	\$570.25	\$616.70	\$675.85	\$722.31	\$844.80
73	\$464.98	\$578.83	\$640.45	\$692.71	\$759.12	\$811.32	\$948.93
74	\$515.97	\$642.33	\$710.65	\$768.71	\$842.42	\$900.32	\$1,053.02
75	\$566.99	\$705.86	\$780.83	\$844.69	\$925.72	\$989.34	\$1,157.14
76	\$652.04	\$811.74	\$897.49	\$971.43	\$1,064.57	\$1,137.76	\$1,330.72
77	\$737.09	\$917.62	\$1,014.14	\$1,098.13	\$1,203.46	\$1,286.19	\$1,504.29
78	\$822.16	\$1,023.49	\$1,130.79	\$1,224.84	\$1,342.29	\$1,434.58	\$1,677.89
79	\$907.21	\$1,129.42	\$1,247.47	\$1,351.56	\$1,481.17	\$1,583.03	\$1,851.48
80	\$992.29	\$1,235.30	\$1,364.10	\$1,478.31	\$1,620.05	\$1,731.40	\$2,025.05
81	\$1,111.36	\$1,383.54	\$1,527.79	\$1,655.69	\$1,814.43	\$1,939.19	\$2,268.06
82	\$1,230.41	\$1,531.75	\$1,691.49	\$1,833.09	\$2,008.83	\$2,146.96	\$2,511.07
83	\$1,349.49	\$1,679.97	\$1,855.16	\$2,010.48	\$2,203.26	\$2,354.73	\$2,754.08
84	\$1,468.59	\$1,828.20	\$2,018.88	\$2,187.87	\$2,397.66	\$2,562.47	\$2,997.07
85	\$1,587.64	\$1,976.44	\$2,182.56	\$2,365.28	\$2,592.08	\$2,770.29	\$3,240.11
86	\$1,809.91	\$2,253.16	\$2,488.11	\$2,696.39	\$2,954.95	\$3,158.12	\$3,693.71
87	\$2,032.17	\$2,529.85	\$2,793.68	\$3,027.54	\$3,317.84	\$3,545.94	\$4,147.29
88	\$2,254.47	\$2,806.57	\$3,099.26	\$3,358.66	\$3,680.75	\$3,933.77	\$4,600.90
89	\$2,476.70	\$3,083.25	\$3,404.80	\$3,689.83	\$4,043.61	\$4,321.61	\$5,054.51
90	\$2,699.00	\$3,359.96	\$3,710.37	\$4,020.93	\$4,406.50	\$4,709.44	\$5,508.13
91	\$2,921.26	\$3,636.68	\$4,015.92	\$4,352.08	\$4,769.39	\$5,097.29	\$5,961.75
92	\$3,143.52	\$3,913.38	\$4,321.46	\$4,683.19	\$5,132.27	\$5,485.12	\$6,415.36
93	\$3,365.82	\$4,190.08	\$4,627.04	\$5,014.35	\$5,495.17	\$5,872.95	\$6,868.94
94	\$3,588.06	\$4,466.77	\$4,932.59	\$5,345.47	\$5,858.06	\$6,260.80	\$7,322.57
95	\$3,810.32	\$4,743.47	\$5,238.15	\$5,676.62	\$6,220.95	\$6,648.66	\$7,776.20
96	\$4,096.08	\$5,099.25	\$5,631.02	\$6,102.35	\$6,687.51	\$7,147.27	\$8,359.41
97	\$4,381.86	\$5,454.99	\$6,023.90	\$6,528.11	\$7,154.09	\$7,645.91	\$8,942.62
98	\$4,667.63	\$5,810.75	\$6,416.74	\$6,953.86	\$7,620.68	\$8,144.59	\$9,525.84
99	\$4,953.43	\$6,166.53	\$6,809.62	\$7,379.60	\$8,087.23	\$8,643.23	\$10,109.03

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$81.62	\$101.63	\$112.51	\$121.60	\$133.29	\$142.45	\$166.59
31	\$82.62	\$102.88	\$113.92	\$123.13	\$134.92	\$144.21	\$168.66
32	\$83.63	\$104.13	\$115.30	\$124.61	\$136.56	\$145.95	\$170.72
33	\$84.68	\$105.43	\$116.69	\$126.11	\$138.23	\$147.71	\$172.77
34	\$85.68	\$106.61	\$118.06	\$127.61	\$139.85	\$149.47	\$174.83
35	\$86.67	\$107.91	\$119.48	\$129.13	\$141.50	\$151.25	\$176.91
36	\$87.66	\$109.12	\$120.85	\$130.64	\$143.14	\$153.01	\$178.98
37	\$88.67	\$110.40	\$122.23	\$132.15	\$144.78	\$154.77	\$181.01
38	\$89.69	\$111.66	\$123.60	\$133.64	\$146.47	\$156.52	\$183.05
39	\$90.76	\$112.97	\$125.02	\$135.14	\$148.13	\$158.28	\$185.12
40	\$91.72	\$114.22	\$126.38	\$136.65	\$149.74	\$160.05	\$187.20
41	\$94.15	\$117.21	\$129.77	\$140.26	\$153.73	\$164.29	\$192.15
42	\$96.60	\$120.26	\$133.16	\$143.91	\$157.70	\$168.54	\$197.13
43	\$99.04	\$123.29	\$136.52	\$147.54	\$161.69	\$172.81	\$202.12
44	\$101.45	\$126.31	\$139.93	\$151.16	\$165.64	\$177.05	\$207.08
45	\$103.88	\$129.34	\$143.30	\$154.77	\$169.63	\$181.24	\$212.03
46	\$107.23	\$133.48	\$147.85	\$159.76	\$175.08	\$187.12	\$218.84
47	\$110.54	\$137.64	\$152.34	\$164.71	\$180.50	\$192.91	\$225.65
48	\$113.90	\$141.76	\$156.88	\$169.68	\$185.99	\$198.74	\$232.41
49	\$117.22	\$145.95	\$161.41	\$174.65	\$191.37	\$204.53	\$239.25
50	\$120.57	\$150.08	\$165.95	\$179.60	\$196.82	\$210.37	\$246.04
51	\$126.29	\$157.24	\$173.82	\$188.20	\$206.22	\$220.42	\$257.74
52	\$132.05	\$164.38	\$181.68	\$196.72	\$215.62	\$230.41	\$269.50
53	\$137.80	\$171.52	\$189.56	\$205.27	\$224.97	\$240.45	\$281.24
54	\$143.56	\$178.68	\$197.40	\$213.86	\$234.37	\$250.47	\$292.93
55	\$149.28	\$185.85	\$205.27	\$222.39	\$243.75	\$260.51	\$304.66
56	\$159.08	\$198.03	\$218.72	\$236.97	\$259.69	\$277.57	\$324.63
57	\$168.85	\$210.21	\$232.21	\$251.58	\$275.73	\$294.65	\$344.61
58	\$178.64	\$222.39	\$245.66	\$266.13	\$291.68	\$311.72	\$364.60
59	\$188.46	\$234.57	\$259.13	\$280.73	\$307.67	\$328.80	\$384.54
60	\$198.21	\$246.76	\$272.56	\$295.33	\$323.63	\$345.85	\$404.52
61	\$216.91	\$270.04	\$298.41	\$323.17	\$354.16	\$378.49	\$442.70
62	\$235.61	\$293.32	\$324.23	\$351.03	\$384.69	\$411.15	\$480.86
63	\$254.35	\$316.64	\$349.99	\$378.87	\$415.21	\$443.74	\$519.00
64	\$273.02	\$339.89	\$375.82	\$406.76	\$445.70	\$476.39	\$557.14
65	\$291.72	\$363.17	\$401.61	\$434.59	\$476.23	\$508.97	\$595.33
66	\$325.65	\$405.39	\$448.13	\$485.10	\$531.62	\$568.19	\$664.57
67	\$359.58	\$447.61	\$494.62	\$535.68	\$587.05	\$627.36	\$733.79
68	\$393.48	\$489.84	\$541.17	\$586.21	\$642.40	\$686.59	\$803.02
69	\$427.39	\$532.08	\$587.66	\$636.73	\$697.82	\$745.79	\$872.26
70	\$461.35	\$574.31	\$634.20	\$687.31	\$753.18	\$804.98	\$941.48
71	\$525.52	\$654.24	\$722.37	\$782.95	\$858.03	\$917.02	\$1,072.52
72	\$589.76	\$734.15	\$810.55	\$878.60	\$962.83	\$1,029.03	\$1,203.55
73	\$653.95	\$814.11	\$898.74	\$974.23	\$1,067.66	\$1,141.07	\$1,334.59
74	\$718.15	\$894.01	\$986.95	\$1,069.90	\$1,172.48	\$1,253.07	\$1,465.62
75	\$782.35	\$973.97	\$1,075.12	\$1,165.53	\$1,277.33	\$1,365.12	\$1,596.65
76	\$880.82	\$1,096.52	\$1,210.11	\$1,312.23	\$1,438.06	\$1,536.93	\$1,797.58
77	\$979.27	\$1,219.12	\$1,345.12	\$1,458.93	\$1,598.82	\$1,708.74	\$1,998.51
78	\$1,077.71	\$1,341.65	\$1,480.08	\$1,605.58	\$1,759.56	\$1,880.54	\$2,199.46
79	\$1,176.21	\$1,464.26	\$1,615.09	\$1,752.26	\$1,920.32	\$2,052.36	\$2,400.38
80	\$1,274.66	\$1,586.81	\$1,750.04	\$1,898.98	\$2,081.06	\$2,224.13	\$2,601.33
81	\$1,427.62	\$1,777.24	\$1,960.06	\$2,126.86	\$2,330.79	\$2,491.04	\$2,913.50
82	\$1,580.57	\$1,967.65	\$2,170.07	\$2,354.74	\$2,580.51	\$2,757.92	\$3,225.65
83	\$1,733.54	\$2,158.03	\$2,380.05	\$2,582.60	\$2,830.25	\$3,024.81	\$3,537.80
84	\$1,886.52	\$2,348.47	\$2,590.08	\$2,810.46	\$3,079.95	\$3,291.73	\$3,849.95
85	\$2,039.44	\$2,538.89	\$2,800.10	\$3,038.37	\$3,329.71	\$3,558.63	\$4,162.15
86	\$2,324.96	\$2,894.36	\$3,192.09	\$3,463.71	\$3,795.85	\$4,056.84	\$4,744.85
87	\$2,610.46	\$3,249.76	\$3,584.11	\$3,889.09	\$4,262.00	\$4,555.01	\$5,327.49
88	\$2,896.02	\$3,605.25	\$3,976.14	\$4,314.44	\$4,728.19	\$5,053.22	\$5,910.21
89	\$3,181.53	\$3,960.65	\$4,368.14	\$4,739.84	\$5,194.33	\$5,551.42	\$6,492.92
90	\$3,467.04	\$4,316.13	\$4,760.18	\$5,165.18	\$5,660.47	\$6,049.64	\$7,075.62
91	\$3,752.57	\$4,671.57	\$5,152.18	\$5,590.56	\$6,126.66	\$6,547.86	\$7,658.30
92	\$4,038.08	\$5,027.01	\$5,544.16	\$6,015.93	\$6,592.78	\$7,046.07	\$8,240.99
93	\$4,323.63	\$5,382.48	\$5,936.20	\$6,441.30	\$7,058.94	\$7,544.24	\$8,823.66
94	\$4,609.13	\$5,737.88	\$6,328.20	\$6,866.65	\$7,525.12	\$8,042.46	\$9,406.36
95	\$4,894.64	\$6,093.35	\$6,720.21	\$7,292.01	\$7,991.27	\$8,540.68	\$9,989.10
96	\$5,261.72	\$6,550.35	\$7,224.24	\$7,838.92	\$8,590.62	\$9,181.21	\$10,738.28
97	\$5,628.85	\$7,007.35	\$7,728.28	\$8,385.84	\$9,189.96	\$9,821.74	\$11,487.47
98	\$5,995.96	\$7,464.34	\$8,232.27	\$8,932.71	\$9,789.30	\$10,462.33	\$12,236.61
99	\$6,363.05	\$7,921.37	\$8,736.31	\$9,479.65	\$10,388.64	\$11,102.87	\$12,985.81

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$111.09	\$138.31	\$152.89	\$165.52	\$181.41	\$193.81	\$226.71
31	\$112.44	\$140.02	\$154.77	\$167.53	\$183.62	\$196.24	\$229.51
32	\$113.81	\$141.74	\$156.63	\$169.56	\$185.85	\$198.62	\$232.33
33	\$115.21	\$143.47	\$158.53	\$171.59	\$188.11	\$201.04	\$235.15
34	\$116.60	\$145.12	\$160.41	\$173.67	\$190.30	\$203.41	\$237.90
35	\$117.96	\$146.83	\$162.32	\$175.76	\$192.56	\$205.81	\$240.71
36	\$119.32	\$148.54	\$164.19	\$177.75	\$194.81	\$208.23	\$243.51
37	\$120.71	\$150.26	\$166.11	\$179.79	\$197.04	\$210.61	\$246.34
38	\$122.08	\$151.96	\$167.95	\$181.86	\$199.31	\$212.98	\$249.12
39	\$123.45	\$153.72	\$169.88	\$183.90	\$201.54	\$215.37	\$251.92
40	\$124.80	\$155.41	\$171.74	\$185.95	\$203.78	\$217.79	\$254.75
41	\$128.15	\$159.48	\$176.26	\$190.86	\$209.18	\$223.56	\$261.47
42	\$131.44	\$163.61	\$180.81	\$195.85	\$214.58	\$229.33	\$268.23
43	\$134.74	\$167.75	\$185.34	\$200.76	\$220.00	\$235.13	\$275.00
44	\$138.03	\$171.87	\$189.90	\$205.68	\$225.39	\$240.91	\$281.73
45	\$141.36	\$176.01	\$194.42	\$210.60	\$230.81	\$246.63	\$288.49
46	\$145.29	\$180.89	\$199.84	\$216.50	\$237.24	\$253.56	\$296.56
47	\$149.27	\$185.82	\$205.22	\$222.36	\$243.68	\$260.43	\$304.61
48	\$153.21	\$190.72	\$210.63	\$228.26	\$250.17	\$267.34	\$312.65
49	\$157.13	\$195.65	\$216.05	\$234.13	\$256.59	\$274.19	\$320.73
50	\$161.12	\$200.55	\$221.43	\$240.01	\$263.01	\$281.12	\$328.78
51	\$167.59	\$208.67	\$230.36	\$249.70	\$273.65	\$292.44	\$342.02
52	\$174.12	\$216.73	\$239.29	\$259.38	\$284.26	\$303.81	\$355.30
53	\$180.60	\$224.83	\$248.22	\$269.06	\$294.88	\$315.14	\$368.61
54	\$187.13	\$232.93	\$257.13	\$278.75	\$305.49	\$326.49	\$381.86
55	\$193.60	\$241.03	\$266.07	\$288.41	\$316.09	\$337.84	\$395.12
56	\$204.06	\$254.03	\$280.36	\$303.97	\$333.12	\$356.02	\$416.39
57	\$214.47	\$267.01	\$294.64	\$319.52	\$350.14	\$374.18	\$437.66
58	\$224.88	\$279.96	\$308.91	\$335.03	\$367.18	\$392.40	\$458.94
59	\$235.31	\$292.94	\$323.19	\$350.56	\$384.18	\$410.58	\$480.22
60	\$245.74	\$305.90	\$337.45	\$366.11	\$401.21	\$428.77	\$501.52
61	\$264.77	\$329.64	\$363.77	\$394.46	\$432.32	\$462.03	\$540.41
62	\$283.84	\$353.36	\$390.08	\$422.85	\$463.43	\$495.30	\$579.30
63	\$302.93	\$377.07	\$416.33	\$451.23	\$494.53	\$528.52	\$618.14
64	\$321.96	\$400.79	\$442.65	\$479.67	\$525.63	\$561.77	\$657.01
65	\$341.03	\$424.53	\$468.92	\$508.06	\$556.72	\$595.00	\$695.91
66	\$375.28	\$467.17	\$515.88	\$559.01	\$612.61	\$654.77	\$765.84
67	\$409.54	\$509.79	\$562.80	\$610.10	\$668.61	\$714.52	\$835.76
68	\$443.77	\$552.46	\$609.77	\$661.10	\$724.50	\$774.32	\$905.64
69	\$478.04	\$595.10	\$656.71	\$712.16	\$780.44	\$834.09	\$975.54
70	\$512.29	\$637.72	\$703.65	\$763.19	\$836.35	\$893.87	\$1,045.44
71	\$576.58	\$717.84	\$792.04	\$859.02	\$941.42	\$1,006.15	\$1,176.78
72	\$640.96	\$797.93	\$880.38	\$954.92	\$1,046.46	\$1,118.41	\$1,308.09
73	\$705.30	\$878.04	\$968.80	\$1,050.78	\$1,151.52	\$1,230.70	\$1,439.43
74	\$769.66	\$958.14	\$1,057.18	\$1,146.65	\$1,256.60	\$1,342.97	\$1,570.73
75	\$834.00	\$1,038.25	\$1,145.56	\$1,242.48	\$1,361.66	\$1,455.25	\$1,702.05
76	\$931.78	\$1,159.99	\$1,279.58	\$1,388.17	\$1,521.27	\$1,625.84	\$1,901.60
77	\$1,029.53	\$1,281.68	\$1,413.61	\$1,533.83	\$1,680.90	\$1,796.47	\$2,101.12
78	\$1,127.33	\$1,403.39	\$1,547.61	\$1,679.46	\$1,840.55	\$1,967.03	\$2,300.68
79	\$1,225.11	\$1,525.15	\$1,681.67	\$1,825.14	\$2,000.17	\$2,137.70	\$2,500.23
80	\$1,322.87	\$1,646.84	\$1,815.68	\$1,970.83	\$2,159.82	\$2,308.29	\$2,699.74
81	\$1,481.64	\$1,844.50	\$2,033.54	\$2,207.31	\$2,418.95	\$2,585.27	\$3,023.72
82	\$1,640.37	\$2,042.08	\$2,251.43	\$2,443.80	\$2,678.13	\$2,862.28	\$3,347.70
83	\$1,799.11	\$2,239.70	\$2,469.28	\$2,680.30	\$2,937.34	\$3,139.28	\$3,671.66
84	\$1,957.86	\$2,437.30	\$2,687.21	\$2,916.78	\$3,196.48	\$3,416.25	\$3,995.62
85	\$2,116.59	\$2,634.95	\$2,905.06	\$3,153.32	\$3,455.69	\$3,693.26	\$4,319.61
86	\$2,412.95	\$3,003.87	\$3,311.76	\$3,594.77	\$3,939.48	\$4,210.30	\$4,924.35
87	\$2,709.23	\$3,372.74	\$3,718.50	\$4,036.24	\$4,423.27	\$4,727.34	\$5,529.06
88	\$3,005.59	\$3,741.65	\$4,125.20	\$4,477.68	\$4,907.07	\$5,244.40	\$6,133.81
89	\$3,301.89	\$4,110.49	\$4,531.92	\$4,919.16	\$5,390.84	\$5,761.46	\$6,738.54
90	\$3,598.23	\$4,479.41	\$4,938.62	\$5,360.61	\$5,874.64	\$6,278.49	\$7,343.28
91	\$3,894.54	\$4,848.31	\$5,345.33	\$5,802.07	\$6,358.45	\$6,795.57	\$7,948.05
92	\$4,190.86	\$5,217.20	\$5,752.02	\$6,243.54	\$6,842.20	\$7,312.65	\$8,552.80
93	\$4,487.19	\$5,586.11	\$6,158.75	\$6,685.00	\$7,326.02	\$7,829.69	\$9,157.54
94	\$4,783.51	\$5,954.97	\$6,565.43	\$7,126.45	\$7,809.80	\$8,346.72	\$9,762.28
95	\$5,079.83	\$6,323.87	\$6,972.16	\$7,567.91	\$8,293.61	\$8,863.83	\$10,367.04
96	\$5,460.81	\$6,798.20	\$7,495.11	\$8,135.50	\$8,915.64	\$9,528.58	\$11,144.55
97	\$5,841.79	\$7,272.46	\$8,017.98	\$8,703.10	\$9,537.64	\$10,193.35	\$11,922.09
98	\$6,222.79	\$7,746.76	\$8,540.91	\$9,270.68	\$10,159.66	\$10,858.16	\$12,699.61
99	\$6,603.80	\$8,221.06	\$9,063.82	\$9,838.30	\$10,781.68	\$11,522.91	\$13,477.12

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$46.82	\$58.28	\$65.04	\$69.73	\$76.43	\$81.68	\$95.55
31	\$47.42	\$59.00	\$65.85	\$70.62	\$77.37	\$82.69	\$96.70
32	\$47.97	\$59.72	\$66.64	\$71.46	\$78.31	\$83.71	\$97.89
33	\$48.55	\$60.42	\$67.46	\$72.33	\$79.23	\$84.72	\$99.06
34	\$49.15	\$61.14	\$68.26	\$73.18	\$80.22	\$85.75	\$100.25
35	\$49.71	\$61.87	\$69.07	\$74.08	\$81.16	\$86.72	\$101.43
36	\$50.28	\$62.59	\$69.87	\$74.93	\$82.11	\$87.73	\$102.63
37	\$50.89	\$63.34	\$70.67	\$75.75	\$83.06	\$88.74	\$103.82
38	\$51.45	\$64.05	\$71.46	\$76.65	\$84.00	\$89.77	\$104.97
39	\$52.03	\$64.76	\$72.28	\$77.50	\$84.94	\$90.78	\$106.16
40	\$52.62	\$65.50	\$73.08	\$78.38	\$85.88	\$91.79	\$107.34
41	\$53.67	\$66.78	\$74.53	\$79.95	\$87.62	\$93.64	\$109.51
42	\$54.72	\$68.12	\$75.98	\$81.53	\$89.36	\$95.50	\$111.68
43	\$55.79	\$69.43	\$77.44	\$83.12	\$91.07	\$97.34	\$113.87
44	\$56.84	\$70.77	\$78.88	\$84.69	\$92.83	\$99.22	\$116.03
45	\$57.92	\$72.09	\$80.32	\$86.29	\$94.56	\$101.08	\$118.19
46	\$59.40	\$73.96	\$82.36	\$88.50	\$97.01	\$103.64	\$121.24
47	\$60.89	\$75.82	\$84.39	\$90.72	\$99.43	\$106.27	\$124.28
48	\$62.36	\$77.68	\$86.40	\$92.93	\$101.85	\$108.86	\$127.32
49	\$63.88	\$79.50	\$88.43	\$95.16	\$104.27	\$111.44	\$130.34
50	\$65.39	\$81.36	\$90.46	\$97.38	\$106.71	\$114.05	\$133.39
51	\$68.16	\$84.85	\$94.35	\$101.58	\$111.31	\$118.97	\$139.12
52	\$71.00	\$88.39	\$98.26	\$105.77	\$115.91	\$123.86	\$144.88
53	\$73.82	\$91.90	\$102.19	\$109.95	\$120.50	\$128.79	\$150.62
54	\$76.64	\$95.39	\$106.11	\$114.15	\$125.09	\$133.71	\$156.38
55	\$79.44	\$98.88	\$109.99	\$118.33	\$129.69	\$138.60	\$162.11
56	\$84.83	\$105.62	\$117.43	\$126.41	\$138.50	\$148.05	\$173.15
57	\$90.27	\$112.35	\$124.87	\$134.43	\$147.36	\$157.50	\$184.18
58	\$95.67	\$119.09	\$132.29	\$142.55	\$156.20	\$166.93	\$195.24
59	\$101.08	\$125.84	\$139.71	\$150.60	\$165.06	\$176.38	\$206.28
60	\$106.49	\$132.57	\$147.15	\$158.65	\$173.85	\$185.84	\$217.34
61	\$118.71	\$147.78	\$164.06	\$176.83	\$193.79	\$207.10	\$242.25
62	\$130.90	\$162.95	\$181.02	\$194.99	\$213.71	\$228.37	\$267.12
63	\$143.09	\$178.14	\$197.95	\$213.18	\$233.62	\$249.68	\$292.02
64	\$155.30	\$193.33	\$214.87	\$231.34	\$253.51	\$270.96	\$316.93
65	\$167.49	\$208.52	\$231.82	\$249.51	\$273.43	\$292.24	\$341.82
66	\$191.41	\$238.27	\$264.66	\$285.17	\$312.51	\$333.99	\$390.63
67	\$215.34	\$268.07	\$297.53	\$320.81	\$351.54	\$375.72	\$439.44
68	\$239.26	\$297.86	\$330.37	\$356.45	\$390.63	\$417.46	\$488.29
69	\$263.19	\$327.62	\$363.22	\$392.08	\$429.70	\$459.22	\$537.11
70	\$287.10	\$357.41	\$396.08	\$427.74	\$468.74	\$500.95	\$585.92
71	\$334.20	\$416.02	\$460.87	\$497.87	\$545.62	\$583.11	\$682.03
72	\$381.26	\$474.66	\$525.68	\$568.04	\$622.49	\$665.32	\$778.12
73	\$428.38	\$533.27	\$590.46	\$638.20	\$699.40	\$747.49	\$874.24
74	\$475.48	\$591.91	\$655.27	\$708.34	\$776.29	\$829.63	\$970.33
75	\$522.54	\$650.52	\$720.06	\$778.49	\$853.15	\$911.82	\$1,066.44
76	\$601.18	\$748.43	\$827.92	\$895.62	\$981.53	\$1,049.02	\$1,226.89
77	\$679.80	\$846.30	\$935.79	\$1,012.76	\$1,109.87	\$1,186.17	\$1,387.37
78	\$758.42	\$944.16	\$1,043.68	\$1,129.88	\$1,238.27	\$1,323.37	\$1,547.81
79	\$837.06	\$1,042.05	\$1,151.54	\$1,247.01	\$1,366.60	\$1,460.58	\$1,708.28
80	\$915.67	\$1,139.94	\$1,259.43	\$1,364.19	\$1,494.99	\$1,597.77	\$1,868.75
81	\$1,025.59	\$1,276.73	\$1,410.54	\$1,527.87	\$1,674.38	\$1,789.50	\$2,092.98
82	\$1,135.47	\$1,413.51	\$1,561.66	\$1,691.60	\$1,853.79	\$1,981.23	\$2,317.24
83	\$1,245.34	\$1,550.29	\$1,712.82	\$1,855.27	\$2,033.18	\$2,172.95	\$2,541.49
84	\$1,355.22	\$1,687.09	\$1,863.94	\$2,019.00	\$2,212.56	\$2,364.71	\$2,765.75
85	\$1,465.07	\$1,823.90	\$2,015.05	\$2,182.67	\$2,391.99	\$2,556.43	\$2,989.98
86	\$1,670.22	\$2,079.23	\$2,297.20	\$2,488.27	\$2,726.85	\$2,914.34	\$3,408.58
87	\$1,875.32	\$2,334.60	\$2,579.30	\$2,793.86	\$3,061.75	\$3,272.23	\$3,827.19
88	\$2,080.43	\$2,589.92	\$2,861.39	\$3,099.42	\$3,396.62	\$3,630.14	\$4,245.78
89	\$2,285.55	\$2,845.27	\$3,143.51	\$3,405.00	\$3,731.50	\$3,988.04	\$4,664.36
90	\$2,490.65	\$3,100.60	\$3,425.61	\$3,710.54	\$4,066.40	\$4,345.94	\$5,082.94
91	\$2,695.76	\$3,355.95	\$3,707.73	\$4,016.14	\$4,401.24	\$4,703.82	\$5,501.57
92	\$2,900.87	\$3,611.29	\$3,989.82	\$4,321.72	\$4,736.11	\$5,061.73	\$5,920.16
93	\$3,105.98	\$3,866.66	\$4,271.92	\$4,627.29	\$5,071.02	\$5,419.63	\$6,338.76
94	\$3,311.10	\$4,121.98	\$4,554.04	\$4,932.86	\$5,405.89	\$5,777.54	\$6,757.37
95	\$3,516.21	\$4,377.34	\$4,836.14	\$5,238.46	\$5,740.77	\$6,135.45	\$7,175.95
96	\$3,779.92	\$4,705.65	\$5,198.86	\$5,631.32	\$6,171.34	\$6,595.61	\$7,714.13
97	\$4,043.65	\$5,033.94	\$5,561.56	\$6,024.20	\$6,601.87	\$7,055.75	\$8,252.35
98	\$4,307.37	\$5,362.23	\$5,924.28	\$6,417.10	\$7,032.43	\$7,515.91	\$8,790.53
99	\$4,571.10	\$5,690.52	\$6,286.98	\$6,809.97	\$7,462.99	\$7,976.05	\$9,328.72

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$74.92	\$93.23	\$103.25	\$111.56	\$122.29	\$130.72	\$152.87
31	\$75.83	\$94.37	\$104.54	\$112.98	\$123.78	\$132.30	\$154.74
32	\$76.77	\$95.52	\$105.81	\$114.32	\$125.31	\$133.95	\$156.63
33	\$77.67	\$96.70	\$107.09	\$115.74	\$126.77	\$135.54	\$158.53
34	\$78.62	\$97.85	\$108.36	\$117.12	\$128.34	\$137.19	\$160.41
35	\$79.52	\$98.99	\$109.64	\$118.53	\$129.86	\$138.76	\$162.27
36	\$80.43	\$100.14	\$110.90	\$119.87	\$131.37	\$140.39	\$164.23
37	\$81.42	\$101.34	\$112.18	\$121.22	\$132.88	\$141.99	\$166.10
38	\$82.31	\$102.48	\$113.45	\$122.64	\$134.40	\$143.64	\$167.94
39	\$83.22	\$103.60	\$114.73	\$123.99	\$135.88	\$145.23	\$169.85
40	\$84.16	\$104.76	\$116.01	\$125.39	\$137.40	\$146.87	\$171.74
41	\$86.40	\$107.54	\$119.11	\$128.72	\$141.08	\$150.77	\$176.35
42	\$88.64	\$110.36	\$122.20	\$132.05	\$144.74	\$154.69	\$180.91
43	\$90.87	\$113.14	\$125.29	\$135.42	\$148.39	\$158.58	\$185.51
44	\$93.12	\$115.93	\$128.37	\$138.76	\$152.09	\$162.51	\$190.11
45	\$95.40	\$118.74	\$131.45	\$142.11	\$155.72	\$166.47	\$194.66
46	\$98.41	\$122.51	\$135.68	\$146.63	\$160.69	\$171.71	\$200.86
47	\$101.44	\$126.30	\$139.88	\$151.12	\$165.63	\$177.03	\$206.99
48	\$104.45	\$130.05	\$144.05	\$155.61	\$170.56	\$182.26	\$213.20
49	\$107.48	\$133.79	\$148.24	\$160.15	\$175.47	\$187.56	\$219.35
50	\$110.54	\$137.59	\$152.47	\$164.66	\$180.41	\$192.84	\$225.54
51	\$115.78	\$144.13	\$159.63	\$172.50	\$189.06	\$202.04	\$236.29
52	\$121.09	\$150.72	\$166.83	\$180.38	\$197.66	\$211.24	\$247.07
53	\$126.35	\$157.30	\$174.02	\$188.22	\$206.26	\$220.44	\$257.83
54	\$131.64	\$163.86	\$181.23	\$196.06	\$214.86	\$229.67	\$268.58
55	\$136.87	\$170.42	\$188.38	\$203.87	\$223.48	\$238.84	\$279.34
56	\$145.85	\$181.57	\$200.70	\$217.29	\$238.14	\$254.53	\$297.67
57	\$154.86	\$192.76	\$213.02	\$230.65	\$252.82	\$270.21	\$316.00
58	\$163.82	\$203.94	\$225.30	\$244.08	\$267.48	\$285.84	\$334.34
59	\$172.82	\$215.11	\$237.60	\$257.43	\$282.17	\$301.51	\$352.64
60	\$181.78	\$226.29	\$249.91	\$270.81	\$296.77	\$317.20	\$371.00
61	\$199.07	\$247.78	\$273.78	\$296.52	\$324.97	\$347.30	\$406.23
62	\$216.32	\$269.27	\$297.66	\$322.25	\$353.16	\$377.42	\$441.42
63	\$233.55	\$290.76	\$321.54	\$347.99	\$381.31	\$407.53	\$476.66
64	\$250.84	\$312.24	\$345.42	\$373.65	\$409.48	\$437.65	\$511.89
65	\$268.08	\$333.73	\$369.31	\$399.35	\$437.65	\$467.76	\$547.10
66	\$299.39	\$372.68	\$412.18	\$445.99	\$488.76	\$522.37	\$610.97
67	\$330.67	\$411.65	\$455.11	\$492.63	\$539.85	\$576.97	\$674.81
68	\$361.98	\$450.64	\$497.98	\$539.27	\$590.96	\$631.60	\$738.72
69	\$393.29	\$489.60	\$540.87	\$585.88	\$642.10	\$686.22	\$802.59
70	\$424.58	\$528.53	\$583.74	\$632.54	\$693.18	\$740.82	\$866.46
71	\$483.84	\$602.28	\$665.20	\$720.76	\$789.91	\$844.17	\$987.36
72	\$543.04	\$676.04	\$746.64	\$809.03	\$886.61	\$947.57	\$1,108.25
73	\$602.29	\$749.78	\$828.08	\$897.29	\$983.34	\$1,050.94	\$1,229.19
74	\$661.52	\$823.52	\$909.51	\$985.57	\$1,080.06	\$1,154.32	\$1,350.07
75	\$720.74	\$897.28	\$990.94	\$1,073.79	\$1,176.76	\$1,257.70	\$1,470.97
76	\$811.81	\$1,010.60	\$1,115.75	\$1,209.37	\$1,325.37	\$1,416.49	\$1,656.69
77	\$902.80	\$1,123.89	\$1,240.55	\$1,344.96	\$1,473.95	\$1,575.28	\$1,842.46
78	\$993.79	\$1,237.19	\$1,365.37	\$1,480.54	\$1,622.57	\$1,734.07	\$2,028.20
79	\$1,084.83	\$1,350.51	\$1,490.18	\$1,616.11	\$1,771.13	\$1,892.92	\$2,213.92
80	\$1,175.82	\$1,463.82	\$1,614.98	\$1,751.75	\$1,919.71	\$2,051.69	\$2,399.67
81	\$1,316.97	\$1,639.46	\$1,808.76	\$1,961.96	\$2,150.09	\$2,297.93	\$2,687.64
82	\$1,458.05	\$1,815.11	\$2,002.57	\$2,172.18	\$2,380.47	\$2,544.11	\$2,975.58
83	\$1,599.13	\$1,990.75	\$2,196.36	\$2,382.37	\$2,610.82	\$2,790.32	\$3,263.55
84	\$1,740.24	\$2,166.43	\$2,390.17	\$2,592.59	\$2,841.18	\$3,036.53	\$3,551.49
85	\$1,881.31	\$2,342.09	\$2,583.95	\$2,802.78	\$3,071.56	\$3,282.75	\$3,839.46
86	\$2,144.73	\$2,669.95	\$2,945.74	\$3,195.22	\$3,501.59	\$3,742.34	\$4,377.02
87	\$2,408.11	\$2,997.86	\$3,307.49	\$3,587.62	\$3,931.61	\$4,201.88	\$4,914.54
88	\$2,671.50	\$3,325.76	\$3,669.21	\$3,979.99	\$4,361.65	\$4,661.48	\$5,452.05
89	\$2,934.88	\$3,653.63	\$4,030.98	\$4,372.41	\$4,791.67	\$5,121.08	\$5,989.56
90	\$3,198.27	\$3,981.50	\$4,392.73	\$4,764.75	\$5,221.68	\$5,580.67	\$6,527.09
91	\$3,461.65	\$4,309.41	\$4,754.49	\$5,157.16	\$5,651.70	\$6,040.23	\$7,064.59
92	\$3,725.04	\$4,637.31	\$5,116.22	\$5,549.55	\$6,081.70	\$6,499.85	\$7,602.14
93	\$3,988.43	\$4,965.21	\$5,478.00	\$5,941.94	\$6,511.73	\$6,959.42	\$8,139.66
94	\$4,251.85	\$5,293.09	\$5,839.76	\$6,334.32	\$6,941.77	\$7,418.99	\$8,677.20
95	\$4,515.21	\$5,620.99	\$6,201.50	\$6,726.76	\$7,371.79	\$7,878.58	\$9,214.68
96	\$4,853.84	\$6,042.57	\$6,666.61	\$7,231.25	\$7,924.68	\$8,469.49	\$9,905.79
97	\$5,192.50	\$6,464.11	\$7,131.72	\$7,735.76	\$8,477.53	\$9,060.38	\$10,596.91
98	\$5,531.14	\$6,885.69	\$7,596.84	\$8,240.24	\$9,030.41	\$9,651.27	\$11,288.00
99	\$5,869.79	\$7,307.27	\$8,061.92	\$8,744.75	\$9,583.30	\$10,242.17	\$11,979.09

Policy Form Series: LTC-IDEAL
Ideal
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$102.03	\$127.04	\$140.40	\$152.01	\$166.60	\$178.05	\$208.26
31	\$103.30	\$128.58	\$142.14	\$153.93	\$168.65	\$180.22	\$210.84
32	\$104.56	\$130.16	\$143.85	\$155.78	\$170.70	\$182.45	\$213.38
33	\$105.81	\$131.73	\$145.58	\$157.67	\$172.74	\$184.66	\$215.95
34	\$107.08	\$133.28	\$147.33	\$159.54	\$174.85	\$186.87	\$218.55
35	\$108.36	\$134.89	\$149.07	\$161.46	\$176.90	\$189.05	\$221.12
36	\$109.60	\$136.45	\$150.80	\$163.28	\$178.98	\$191.28	\$223.68
37	\$110.88	\$138.04	\$152.53	\$165.16	\$181.01	\$193.44	\$226.29
38	\$112.13	\$139.60	\$154.27	\$167.08	\$183.06	\$195.66	\$228.83
39	\$113.38	\$141.14	\$156.01	\$168.92	\$185.14	\$197.87	\$231.39
40	\$114.65	\$142.74	\$157.75	\$170.81	\$187.18	\$200.05	\$233.98
41	\$117.67	\$146.49	\$161.91	\$175.34	\$192.15	\$205.32	\$240.16
42	\$120.67	\$150.26	\$166.04	\$179.83	\$197.10	\$210.61	\$246.33
43	\$123.73	\$153.99	\$170.21	\$184.33	\$201.99	\$215.89	\$252.54
44	\$126.75	\$157.79	\$174.35	\$188.84	\$206.97	\$221.17	\$258.70
45	\$129.78	\$161.55	\$178.51	\$193.34	\$211.90	\$226.48	\$264.85
46	\$133.38	\$166.05	\$183.48	\$198.74	\$217.81	\$232.77	\$272.24
47	\$137.03	\$170.57	\$188.46	\$204.10	\$223.71	\$239.07	\$279.63
48	\$140.63	\$175.09	\$193.39	\$209.52	\$229.60	\$245.41	\$287.02
49	\$144.26	\$179.58	\$198.38	\$214.91	\$235.50	\$251.69	\$294.38
50	\$147.89	\$184.07	\$203.33	\$220.27	\$241.41	\$258.00	\$301.76
51	\$153.82	\$191.49	\$211.48	\$229.16	\$251.15	\$268.39	\$313.90
52	\$159.81	\$198.92	\$219.65	\$238.06	\$260.86	\$278.79	\$326.08
53	\$165.74	\$206.35	\$227.82	\$246.91	\$270.61	\$289.19	\$338.25
54	\$171.73	\$213.77	\$236.00	\$255.80	\$280.31	\$299.62	\$350.41
55	\$177.67	\$221.13	\$244.13	\$264.67	\$290.06	\$310.00	\$362.56
56	\$187.21	\$233.04	\$257.23	\$278.90	\$305.62	\$326.64	\$382.06
57	\$196.76	\$244.92	\$270.38	\$293.09	\$321.21	\$343.32	\$401.52
58	\$206.28	\$256.84	\$283.48	\$307.36	\$336.83	\$360.00	\$421.03
59	\$215.85	\$268.71	\$296.60	\$321.58	\$352.44	\$376.63	\$440.51
60	\$225.38	\$280.62	\$309.74	\$335.80	\$367.98	\$393.32	\$460.01
61	\$242.99	\$302.52	\$333.97	\$362.01	\$396.70	\$423.97	\$495.92
62	\$260.60	\$324.42	\$358.27	\$388.20	\$425.46	\$454.67	\$531.78
63	\$278.18	\$346.29	\$382.52	\$414.43	\$454.15	\$485.39	\$567.69
64	\$295.76	\$368.20	\$406.79	\$440.60	\$482.86	\$516.07	\$603.61
65	\$313.35	\$390.09	\$431.06	\$466.80	\$511.57	\$546.76	\$639.48
66	\$344.96	\$429.41	\$474.39	\$513.89	\$563.21	\$601.89	\$703.99
67	\$376.55	\$468.78	\$517.71	\$561.00	\$614.75	\$657.04	\$768.46
68	\$408.15	\$508.13	\$561.04	\$608.07	\$666.41	\$712.17	\$832.99
69	\$439.79	\$547.47	\$604.34	\$655.16	\$718.01	\$767.36	\$897.49
70	\$471.36	\$586.81	\$647.66	\$702.25	\$769.58	\$822.48	\$961.97
71	\$530.75	\$660.70	\$729.26	\$790.68	\$866.54	\$926.04	\$1,083.13
72	\$590.08	\$734.61	\$810.85	\$879.14	\$963.40	\$1,029.67	\$1,204.26
73	\$649.47	\$808.49	\$892.42	\$967.56	\$1,060.33	\$1,133.26	\$1,325.42
74	\$708.80	\$882.39	\$974.03	\$1,055.98	\$1,157.26	\$1,236.80	\$1,446.56
75	\$768.15	\$956.31	\$1,055.60	\$1,144.42	\$1,254.15	\$1,340.37	\$1,567.69
76	\$858.61	\$1,068.86	\$1,179.56	\$1,279.12	\$1,401.80	\$1,498.17	\$1,752.23
77	\$949.02	\$1,181.45	\$1,303.55	\$1,413.85	\$1,549.40	\$1,655.92	\$1,936.78
78	\$1,039.43	\$1,293.96	\$1,427.57	\$1,548.53	\$1,697.03	\$1,813.70	\$2,121.28
79	\$1,129.87	\$1,406.55	\$1,551.53	\$1,683.23	\$1,844.64	\$1,971.47	\$2,305.82
80	\$1,220.27	\$1,519.12	\$1,675.53	\$1,817.98	\$1,992.28	\$2,129.26	\$2,490.39
81	\$1,366.73	\$1,701.42	\$1,876.60	\$2,036.14	\$2,231.36	\$2,384.80	\$2,789.22
82	\$1,513.16	\$1,883.71	\$2,077.63	\$2,254.29	\$2,470.46	\$2,640.28	\$3,088.07
83	\$1,659.59	\$2,065.98	\$2,278.73	\$2,472.43	\$2,709.50	\$2,895.77	\$3,386.88
84	\$1,806.05	\$2,248.32	\$2,479.77	\$2,690.56	\$2,948.57	\$3,151.32	\$3,685.74
85	\$1,952.43	\$2,430.60	\$2,680.83	\$2,908.72	\$3,187.64	\$3,406.82	\$3,984.59
86	\$2,225.81	\$2,770.88	\$3,056.20	\$3,315.96	\$3,633.96	\$3,883.79	\$4,542.43
87	\$2,499.12	\$3,111.19	\$3,431.48	\$3,723.21	\$4,080.21	\$4,360.71	\$5,100.27
88	\$2,772.48	\$3,451.46	\$3,806.78	\$4,130.41	\$4,526.49	\$4,837.69	\$5,658.10
89	\$3,045.83	\$3,791.72	\$4,182.10	\$4,537.65	\$4,972.77	\$5,314.65	\$6,215.94
90	\$3,319.15	\$4,132.01	\$4,557.43	\$4,944.83	\$5,419.07	\$5,791.62	\$6,773.77
91	\$3,592.51	\$4,472.28	\$4,932.73	\$5,352.08	\$5,865.31	\$6,268.52	\$7,331.65
92	\$3,865.86	\$4,812.57	\$5,308.05	\$5,759.31	\$6,311.53	\$6,745.48	\$7,889.46
93	\$4,139.17	\$5,152.89	\$5,683.36	\$6,166.53	\$6,757.86	\$7,222.47	\$8,447.31
94	\$4,412.53	\$5,493.16	\$6,058.69	\$6,573.78	\$7,204.14	\$7,699.41	\$9,005.17
95	\$4,685.84	\$5,833.43	\$6,433.99	\$6,980.99	\$7,650.42	\$8,176.36	\$9,563.01
96	\$5,037.32	\$6,270.94	\$6,916.53	\$7,504.56	\$8,224.20	\$8,789.59	\$10,280.20
97	\$5,388.75	\$6,708.45	\$7,399.09	\$8,028.16	\$8,797.93	\$9,402.81	\$10,997.45
98	\$5,740.20	\$7,145.93	\$7,881.64	\$8,551.71	\$9,371.74	\$10,016.04	\$11,714.65
99	\$6,091.62	\$7,583.46	\$8,364.17	\$9,075.27	\$9,945.53	\$10,629.25	\$12,431.87

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$87.25	\$108.63	\$120.75	\$129.99	\$142.47	\$152.26
31	\$88.32	\$109.97	\$122.24	\$131.62	\$144.22	\$154.14
32	\$89.42	\$111.32	\$123.75	\$133.21	\$145.99	\$156.01
33	\$90.49	\$112.65	\$125.23	\$134.82	\$147.77	\$157.91
34	\$91.57	\$114.00	\$126.75	\$136.44	\$149.51	\$159.78
35	\$92.64	\$115.35	\$128.20	\$138.01	\$151.27	\$161.67
36	\$93.72	\$116.69	\$129.70	\$139.63	\$153.03	\$163.54
37	\$94.78	\$118.04	\$131.20	\$141.26	\$154.78	\$165.41
38	\$95.89	\$119.39	\$132.68	\$142.86	\$156.56	\$167.30
39	\$96.98	\$120.71	\$134.18	\$144.46	\$158.31	\$169.20
40	\$98.05	\$122.06	\$135.70	\$146.06	\$160.06	\$171.09
41	\$99.99	\$124.47	\$138.33	\$148.97	\$163.23	\$174.47
42	\$101.94	\$126.89	\$141.02	\$151.85	\$166.42	\$177.86
43	\$103.86	\$129.32	\$143.69	\$154.75	\$169.57	\$181.26
44	\$105.82	\$131.74	\$146.35	\$157.64	\$172.75	\$184.64
45	\$107.75	\$134.15	\$149.04	\$160.55	\$175.91	\$188.04
46	\$110.59	\$137.68	\$152.91	\$164.75	\$180.55	\$192.99
47	\$113.43	\$141.22	\$156.79	\$169.00	\$185.20	\$197.92
48	\$116.28	\$144.74	\$160.68	\$173.25	\$189.85	\$202.88
49	\$119.10	\$148.28	\$164.55	\$177.44	\$194.47	\$207.83
50	\$121.95	\$151.82	\$168.46	\$181.70	\$199.12	\$212.79
51	\$127.22	\$158.36	\$175.80	\$189.52	\$207.69	\$221.96
52	\$132.47	\$164.94	\$183.07	\$197.38	\$216.29	\$231.17
53	\$137.75	\$171.49	\$190.42	\$205.20	\$224.88	\$240.36
54	\$143.02	\$178.04	\$197.71	\$213.08	\$233.47	\$249.54
55	\$146.38	\$182.27	\$202.46	\$218.12	\$239.04	\$255.45
56	\$156.42	\$194.73	\$216.16	\$233.06	\$255.42	\$272.98
57	\$166.47	\$207.22	\$229.83	\$248.01	\$271.78	\$290.48
58	\$176.50	\$219.74	\$243.53	\$262.96	\$288.16	\$307.98
59	\$186.54	\$232.20	\$257.24	\$277.90	\$304.56	\$325.47
60	\$196.57	\$244.70	\$270.95	\$292.84	\$320.93	\$342.96
61	\$218.72	\$272.30	\$301.71	\$325.83	\$357.11	\$381.66
62	\$240.88	\$299.90	\$332.49	\$358.86	\$393.29	\$420.33
63	\$263.05	\$327.50	\$363.27	\$391.89	\$429.48	\$459.00
64	\$285.20	\$355.04	\$394.03	\$424.91	\$465.66	\$497.67
65	\$301.44	\$375.29	\$416.68	\$449.12	\$492.18	\$526.02
66	\$344.17	\$428.47	\$475.29	\$512.76	\$561.93	\$600.57
67	\$386.89	\$481.65	\$533.89	\$576.39	\$631.66	\$675.11
68	\$429.62	\$534.81	\$592.50	\$640.03	\$701.40	\$749.63
69	\$472.33	\$588.00	\$651.10	\$703.66	\$771.12	\$824.16
70	\$515.04	\$641.15	\$709.72	\$767.30	\$840.90	\$898.68
71	\$599.08	\$745.81	\$825.34	\$892.53	\$978.14	\$1,045.34
72	\$683.18	\$850.43	\$940.90	\$1,017.76	\$1,115.36	\$1,192.03
73	\$767.21	\$955.09	\$1,056.50	\$1,142.98	\$1,252.59	\$1,338.69
74	\$851.26	\$1,059.75	\$1,172.09	\$1,268.22	\$1,389.81	\$1,485.36
75	\$892.51	\$1,111.12	\$1,228.76	\$1,329.68	\$1,457.21	\$1,557.38
76	\$1,026.12	\$1,277.43	\$1,411.88	\$1,528.75	\$1,675.34	\$1,790.49
77	\$1,159.75	\$1,443.74	\$1,595.02	\$1,727.78	\$1,893.46	\$2,023.61
78	\$1,293.33	\$1,610.07	\$1,778.16	\$1,926.79	\$2,111.59	\$2,256.74
79	\$1,426.95	\$1,776.42	\$1,961.28	\$2,125.84	\$2,329.70	\$2,489.87
80	\$1,560.56	\$1,942.73	\$2,144.42	\$2,324.88	\$2,547.83	\$2,723.01
81	\$1,747.81	\$2,175.83	\$2,401.76	\$2,603.86	\$2,853.57	\$3,049.75
82	\$1,935.08	\$2,408.97	\$2,659.07	\$2,882.89	\$3,159.30	\$3,376.51
83	\$2,122.33	\$2,642.09	\$2,916.44	\$3,161.84	\$3,465.02	\$3,703.26
84	\$2,309.60	\$2,875.23	\$3,173.77	\$3,440.86	\$3,770.79	\$4,030.02
85	\$2,496.88	\$3,108.36	\$3,431.09	\$3,719.81	\$4,076.54	\$4,356.79
86	\$2,846.42	\$3,543.51	\$3,911.48	\$4,240.62	\$4,647.25	\$4,966.74
87	\$3,196.00	\$3,978.69	\$4,391.81	\$4,761.39	\$5,217.95	\$5,576.68
88	\$3,545.55	\$4,413.85	\$4,872.14	\$5,282.16	\$5,788.67	\$6,186.63
89	\$3,895.13	\$4,849.03	\$5,352.52	\$5,802.93	\$6,359.37	\$6,796.59
90	\$4,244.69	\$5,284.21	\$5,832.86	\$6,323.70	\$6,930.08	\$7,406.54
91	\$4,594.24	\$5,719.36	\$6,313.24	\$6,844.50	\$7,500.82	\$8,016.48
92	\$4,943.80	\$6,154.52	\$6,793.56	\$7,365.26	\$8,071.51	\$8,626.44
93	\$5,293.37	\$6,589.71	\$7,273.94	\$7,886.04	\$8,642.24	\$9,236.38
94	\$5,642.94	\$7,024.88	\$7,754.30	\$8,406.81	\$9,212.93	\$9,846.35
95	\$5,992.50	\$7,460.05	\$8,234.64	\$8,927.58	\$9,783.64	\$10,456.30
96	\$6,441.93	\$8,019.55	\$8,852.26	\$9,597.15	\$10,517.44	\$11,240.50
97	\$6,891.37	\$8,579.03	\$9,469.84	\$10,266.71	\$11,251.21	\$12,024.75
98	\$7,340.80	\$9,138.55	\$10,087.44	\$10,936.29	\$11,984.98	\$12,808.95
99	\$7,790.25	\$9,698.04	\$10,705.03	\$11,605.86	\$12,718.76	\$13,593.18

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$139.62	\$173.80	\$192.31	\$208.00	\$227.95	\$243.62
31	\$141.30	\$175.92	\$194.72	\$210.57	\$230.76	\$246.62
32	\$143.07	\$178.09	\$197.07	\$213.16	\$233.58	\$249.64
33	\$144.78	\$180.28	\$199.46	\$215.74	\$236.42	\$252.66
34	\$146.52	\$182.40	\$201.85	\$218.29	\$239.22	\$255.67
35	\$148.25	\$184.55	\$204.21	\$220.83	\$242.05	\$258.68
36	\$149.95	\$186.72	\$206.59	\$223.41	\$244.83	\$261.66
37	\$151.70	\$188.85	\$208.97	\$226.00	\$247.65	\$264.66
38	\$153.41	\$191.01	\$211.35	\$228.59	\$250.50	\$267.69
39	\$155.16	\$193.17	\$213.70	\$231.14	\$253.29	\$270.73
40	\$156.85	\$195.29	\$216.12	\$233.72	\$256.12	\$273.74
41	\$161.08	\$200.50	\$221.81	\$239.96	\$262.95	\$281.02
42	\$165.23	\$205.70	\$227.56	\$246.17	\$269.76	\$288.33
43	\$169.43	\$210.92	\$233.25	\$252.43	\$276.61	\$295.62
44	\$173.61	\$216.13	\$238.97	\$258.64	\$283.42	\$302.94
45	\$177.78	\$221.34	\$244.71	\$264.90	\$290.25	\$310.26
46	\$183.47	\$228.38	\$252.55	\$273.32	\$299.53	\$320.14
47	\$189.15	\$235.46	\$260.40	\$281.80	\$308.79	\$330.04
48	\$194.81	\$242.53	\$268.24	\$290.27	\$318.10	\$339.94
49	\$200.47	\$249.58	\$276.07	\$298.70	\$327.33	\$349.83
50	\$206.16	\$256.66	\$283.94	\$307.19	\$336.62	\$359.78
51	\$216.04	\$268.93	\$297.45	\$321.85	\$352.72	\$376.96
52	\$225.89	\$281.23	\$310.92	\$336.58	\$368.78	\$394.17
53	\$235.79	\$293.50	\$324.42	\$351.25	\$384.92	\$411.37
54	\$245.64	\$305.78	\$337.89	\$365.96	\$400.98	\$428.57
55	\$252.23	\$314.02	\$346.95	\$375.82	\$411.87	\$440.13
56	\$268.76	\$334.59	\$369.60	\$400.41	\$438.82	\$468.98
57	\$285.31	\$355.14	\$392.25	\$425.03	\$465.78	\$497.81
58	\$301.81	\$375.73	\$414.93	\$449.64	\$492.75	\$526.64
59	\$318.36	\$396.26	\$437.57	\$474.24	\$519.72	\$555.45
60	\$334.87	\$416.86	\$460.23	\$498.87	\$546.72	\$584.28
61	\$366.31	\$456.01	\$503.65	\$545.70	\$598.07	\$639.17
62	\$397.77	\$495.19	\$547.05	\$592.59	\$649.41	\$694.08
63	\$429.23	\$534.36	\$590.50	\$639.45	\$700.77	\$748.96
64	\$460.67	\$573.49	\$633.90	\$686.34	\$752.13	\$803.87
65	\$482.64	\$600.86	\$664.32	\$719.06	\$788.05	\$842.19
66	\$538.60	\$670.49	\$740.88	\$802.38	\$879.30	\$939.78
67	\$594.49	\$740.10	\$817.41	\$885.68	\$970.60	\$1,037.35
68	\$650.43	\$809.69	\$893.94	\$968.98	\$1,061.90	\$1,134.94
69	\$706.33	\$879.32	\$970.50	\$1,052.31	\$1,153.20	\$1,232.50
70	\$762.28	\$948.93	\$1,047.03	\$1,135.59	\$1,244.52	\$1,330.04
71	\$868.03	\$1,080.63	\$1,192.39	\$1,293.21	\$1,417.24	\$1,514.64
72	\$973.86	\$1,212.29	\$1,337.71	\$1,450.83	\$1,589.94	\$1,699.25
73	\$1,079.64	\$1,344.02	\$1,483.07	\$1,608.44	\$1,762.66	\$1,883.85
74	\$1,185.43	\$1,475.76	\$1,628.40	\$1,766.07	\$1,935.38	\$2,068.45
75	\$1,232.15	\$1,533.91	\$1,692.61	\$1,835.64	\$2,011.69	\$2,149.99
76	\$1,386.76	\$1,726.39	\$1,904.54	\$2,066.02	\$2,264.10	\$2,419.78
77	\$1,541.41	\$1,918.83	\$2,116.46	\$2,296.36	\$2,516.59	\$2,689.53
78	\$1,696.02	\$2,111.34	\$2,328.40	\$2,526.71	\$2,769.02	\$2,959.36
79	\$1,850.63	\$2,303.86	\$2,540.34	\$2,757.02	\$3,021.43	\$3,229.19
80	\$2,005.26	\$2,496.35	\$2,752.29	\$2,987.41	\$3,273.91	\$3,498.97
81	\$2,245.89	\$2,795.90	\$3,082.58	\$3,345.89	\$3,666.75	\$3,918.84
82	\$2,486.53	\$3,095.47	\$3,412.87	\$3,704.41	\$4,059.61	\$4,338.72
83	\$2,727.15	\$3,394.99	\$3,743.15	\$4,062.91	\$4,452.46	\$4,758.59
84	\$2,967.75	\$3,694.57	\$4,073.42	\$4,421.40	\$4,845.36	\$5,178.48
85	\$3,208.40	\$3,994.15	\$4,403.66	\$4,779.85	\$5,238.26	\$5,598.36
86	\$3,657.57	\$4,553.34	\$5,020.24	\$5,449.05	\$5,971.58	\$6,382.15
87	\$4,106.74	\$5,112.51	\$5,636.74	\$6,118.26	\$6,704.94	\$7,165.88
88	\$4,555.91	\$5,671.68	\$6,253.22	\$6,787.42	\$7,438.27	\$7,949.65
89	\$5,005.14	\$6,230.86	\$6,869.75	\$7,456.63	\$8,171.60	\$8,733.43
90	\$5,454.29	\$6,790.06	\$7,486.26	\$8,125.79	\$8,904.98	\$9,517.21
91	\$5,903.48	\$7,349.21	\$8,102.79	\$8,795.00	\$9,638.32	\$10,300.93
92	\$6,352.65	\$7,908.38	\$8,719.32	\$9,464.16	\$10,371.69	\$11,084.72
93	\$6,801.83	\$8,467.59	\$9,335.84	\$10,133.31	\$11,105.03	\$11,868.48
94	\$7,251.02	\$9,026.77	\$9,952.36	\$10,802.53	\$11,838.35	\$12,652.28
95	\$7,700.18	\$9,585.97	\$10,568.84	\$11,471.67	\$12,571.71	\$13,436.03
96	\$8,277.69	\$10,304.87	\$11,361.55	\$12,332.06	\$13,514.61	\$14,443.74
97	\$8,855.20	\$11,023.83	\$12,154.18	\$13,192.45	\$14,457.49	\$15,451.44
98	\$9,432.72	\$11,742.78	\$12,946.84	\$14,052.83	\$15,400.37	\$16,459.15
99	\$10,010.23	\$12,461.75	\$13,739.48	\$14,913.22	\$16,343.24	\$17,466.84

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$189.98	\$236.49	\$261.20	\$283.02	\$310.17	\$331.47
31	\$192.30	\$239.44	\$264.41	\$286.54	\$313.99	\$335.57
32	\$194.67	\$242.35	\$267.64	\$290.02	\$317.83	\$339.69
33	\$197.03	\$245.29	\$270.87	\$293.52	\$321.70	\$343.80
34	\$199.38	\$248.18	\$274.11	\$297.01	\$325.50	\$347.88
35	\$201.69	\$251.11	\$277.33	\$300.49	\$329.35	\$351.98
36	\$204.03	\$254.06	\$280.56	\$304.01	\$333.17	\$356.07
37	\$206.39	\$256.97	\$283.81	\$307.52	\$337.00	\$360.14
38	\$208.75	\$259.92	\$286.99	\$311.01	\$340.85	\$364.26
39	\$211.13	\$262.80	\$290.22	\$314.50	\$344.68	\$368.37
40	\$213.46	\$265.74	\$293.47	\$318.00	\$348.50	\$372.47
41	\$219.09	\$272.75	\$301.16	\$326.42	\$357.70	\$382.30
42	\$224.74	\$279.78	\$308.84	\$334.81	\$366.92	\$392.16
43	\$230.37	\$286.81	\$316.54	\$343.22	\$376.13	\$402.01
44	\$235.99	\$293.85	\$324.28	\$351.64	\$385.33	\$411.84
45	\$241.64	\$300.86	\$331.98	\$360.05	\$394.53	\$421.68
46	\$248.46	\$309.30	\$341.24	\$370.16	\$405.64	\$433.53
47	\$255.26	\$317.76	\$350.57	\$380.30	\$416.73	\$445.38
48	\$262.07	\$326.20	\$359.85	\$390.45	\$427.84	\$457.25
49	\$268.82	\$334.70	\$369.16	\$400.54	\$438.94	\$469.12
50	\$275.63	\$343.16	\$378.43	\$410.67	\$450.06	\$480.97
51	\$286.73	\$356.96	\$393.71	\$427.17	\$468.13	\$500.32
52	\$297.84	\$370.79	\$408.93	\$443.71	\$486.23	\$519.69
53	\$308.95	\$384.58	\$424.17	\$460.23	\$504.34	\$539.06
54	\$320.03	\$398.39	\$439.43	\$476.78	\$522.44	\$558.40
55	\$326.90	\$407.00	\$448.93	\$487.05	\$533.75	\$570.44
56	\$344.57	\$428.94	\$473.09	\$513.30	\$562.55	\$601.19
57	\$362.18	\$450.85	\$497.22	\$539.59	\$591.29	\$631.95
58	\$379.80	\$472.84	\$521.37	\$565.83	\$620.08	\$662.74
59	\$397.43	\$494.77	\$545.57	\$592.12	\$648.87	\$693.45
60	\$415.06	\$516.72	\$569.72	\$618.36	\$677.66	\$724.22
61	\$447.09	\$556.59	\$613.89	\$666.10	\$729.98	\$780.17
62	\$479.15	\$596.51	\$658.05	\$713.85	\$782.31	\$836.06
63	\$511.19	\$636.41	\$702.28	\$761.58	\$834.64	\$891.98
64	\$543.21	\$676.28	\$746.39	\$809.31	\$886.95	\$947.91
65	\$564.22	\$702.39	\$775.42	\$840.58	\$921.19	\$984.51
66	\$620.65	\$772.64	\$852.78	\$924.66	\$1,013.31	\$1,083.00
67	\$677.07	\$842.90	\$930.12	\$1,008.72	\$1,105.43	\$1,181.42
68	\$733.51	\$913.14	\$1,007.47	\$1,092.75	\$1,197.54	\$1,279.91
69	\$789.92	\$983.37	\$1,084.85	\$1,176.82	\$1,289.65	\$1,378.33
70	\$846.36	\$1,053.59	\$1,162.20	\$1,260.89	\$1,381.79	\$1,476.78
71	\$952.36	\$1,185.63	\$1,307.87	\$1,418.84	\$1,554.94	\$1,661.80
72	\$1,058.44	\$1,317.62	\$1,453.46	\$1,576.86	\$1,728.05	\$1,846.84
73	\$1,164.50	\$1,449.68	\$1,599.11	\$1,734.82	\$1,901.21	\$2,031.88
74	\$1,270.54	\$1,581.72	\$1,744.72	\$1,892.84	\$2,074.32	\$2,216.94
75	\$1,313.59	\$1,635.29	\$1,803.90	\$1,957.00	\$2,144.67	\$2,292.12
76	\$1,467.10	\$1,826.40	\$2,014.24	\$2,185.70	\$2,395.31	\$2,559.97
77	\$1,620.64	\$2,017.49	\$2,224.64	\$2,414.43	\$2,645.94	\$2,827.82
78	\$1,774.16	\$2,208.63	\$2,435.06	\$2,643.12	\$2,896.58	\$3,095.71
79	\$1,927.67	\$2,399.80	\$2,645.42	\$2,871.82	\$3,147.20	\$3,363.59
80	\$2,081.19	\$2,590.86	\$2,855.84	\$3,100.53	\$3,397.87	\$3,631.48
81	\$2,330.92	\$2,901.76	\$3,198.53	\$3,472.59	\$3,805.58	\$4,067.20
82	\$2,580.70	\$3,212.67	\$3,541.23	\$3,844.70	\$4,213.30	\$4,503.00
83	\$2,830.42	\$3,523.58	\$3,883.97	\$4,216.74	\$4,621.07	\$4,938.76
84	\$3,080.14	\$3,834.47	\$4,226.65	\$4,588.82	\$5,028.84	\$5,374.55
85	\$3,329.91	\$4,145.38	\$4,569.33	\$4,960.86	\$5,436.58	\$5,810.34
86	\$3,796.08	\$4,725.74	\$5,209.08	\$5,655.41	\$6,197.70	\$6,623.79
87	\$4,262.27	\$5,306.09	\$5,848.77	\$6,349.94	\$6,958.81	\$7,437.21
88	\$4,728.45	\$5,886.41	\$6,488.46	\$7,044.44	\$7,719.94	\$8,250.66
89	\$5,194.66	\$6,466.81	\$7,128.18	\$7,738.98	\$8,481.05	\$9,064.10
90	\$5,660.82	\$7,047.14	\$7,767.92	\$8,433.48	\$9,242.14	\$9,877.54
91	\$6,127.01	\$7,627.49	\$8,407.60	\$9,128.01	\$10,003.31	\$10,690.97
92	\$6,593.19	\$8,207.85	\$9,047.33	\$9,822.52	\$10,764.39	\$11,504.45
93	\$7,059.37	\$8,788.21	\$9,687.06	\$10,517.06	\$11,525.53	\$12,317.89
94	\$7,525.57	\$9,368.58	\$10,326.76	\$11,211.54	\$12,286.64	\$13,131.36
95	\$7,991.77	\$9,948.91	\$10,966.45	\$11,906.07	\$13,047.76	\$13,944.80
96	\$8,591.14	\$10,695.07	\$11,788.96	\$12,799.02	\$14,026.36	\$14,990.67
97	\$9,190.51	\$11,441.25	\$12,611.40	\$13,692.01	\$15,004.93	\$16,036.56
98	\$9,789.89	\$12,187.44	\$13,433.89	\$14,584.93	\$15,983.52	\$17,082.41
99	\$10,389.28	\$12,933.60	\$14,256.38	\$15,477.91	\$16,962.11	\$18,128.26

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$75.50	\$94.00	\$104.54	\$112.51	\$123.28	\$131.75
31	\$76.44	\$95.16	\$105.82	\$113.88	\$124.79	\$133.39
32	\$77.37	\$96.32	\$107.12	\$115.27	\$126.33	\$135.00
33	\$78.29	\$97.47	\$108.41	\$116.64	\$127.85	\$136.65
34	\$79.22	\$98.66	\$109.72	\$118.06	\$129.37	\$138.27
35	\$80.16	\$99.82	\$110.99	\$119.44	\$130.91	\$139.91
36	\$81.08	\$100.96	\$112.29	\$120.83	\$132.44	\$141.53
37	\$82.04	\$102.13	\$113.59	\$122.23	\$133.96	\$143.17
38	\$82.98	\$103.30	\$114.87	\$123.65	\$135.46	\$144.78
39	\$83.91	\$104.43	\$116.19	\$125.01	\$136.99	\$146.44
40	\$84.83	\$105.62	\$117.45	\$126.41	\$138.50	\$148.05
41	\$86.54	\$107.72	\$119.82	\$128.90	\$141.26	\$150.98
42	\$88.18	\$109.79	\$122.17	\$131.37	\$144.02	\$153.90
43	\$89.87	\$111.92	\$124.52	\$133.89	\$146.74	\$156.82
44	\$91.57	\$113.99	\$126.89	\$136.42	\$149.48	\$159.77
45	\$93.24	\$116.08	\$129.23	\$138.92	\$152.23	\$162.70
46	\$95.69	\$119.10	\$132.59	\$142.58	\$156.22	\$166.97
47	\$98.12	\$122.17	\$135.94	\$146.20	\$160.23	\$171.23
48	\$100.59	\$125.21	\$139.32	\$149.84	\$164.22	\$175.52
49	\$103.04	\$128.26	\$142.67	\$153.52	\$168.23	\$179.79
50	\$105.48	\$131.33	\$146.02	\$157.17	\$172.22	\$184.05
51	\$110.05	\$136.99	\$152.32	\$163.95	\$179.63	\$191.99
52	\$114.57	\$142.61	\$158.57	\$170.70	\$187.06	\$199.93
53	\$119.16	\$148.30	\$164.87	\$177.47	\$194.49	\$207.86
54	\$123.67	\$153.97	\$171.13	\$184.25	\$201.94	\$215.78
55	\$126.50	\$157.49	\$175.03	\$188.44	\$206.49	\$220.70
56	\$135.13	\$168.22	\$186.87	\$201.29	\$220.60	\$235.77
57	\$143.74	\$178.96	\$198.70	\$214.15	\$234.67	\$250.83
58	\$152.38	\$189.71	\$210.54	\$227.00	\$248.77	\$265.87
59	\$161.01	\$200.44	\$222.34	\$239.87	\$262.86	\$280.94
60	\$169.65	\$211.18	\$234.21	\$252.74	\$276.96	\$296.00
61	\$188.93	\$235.18	\$260.97	\$281.45	\$308.46	\$329.64
62	\$208.23	\$259.21	\$287.73	\$310.21	\$339.95	\$363.34
63	\$227.52	\$283.24	\$314.50	\$338.94	\$371.45	\$396.99
64	\$246.82	\$307.25	\$341.25	\$367.69	\$402.96	\$430.66
65	\$260.64	\$324.45	\$360.49	\$388.29	\$425.52	\$454.78
66	\$297.72	\$370.64	\$411.31	\$443.53	\$486.05	\$519.48
67	\$334.77	\$416.80	\$462.16	\$498.80	\$546.61	\$584.17
68	\$371.88	\$462.94	\$513.00	\$554.02	\$607.16	\$648.91
69	\$408.97	\$509.12	\$563.87	\$609.27	\$667.70	\$713.62
70	\$446.04	\$555.29	\$614.71	\$664.55	\$728.25	\$778.33
71	\$519.01	\$646.09	\$715.07	\$773.22	\$847.36	\$905.62
72	\$591.95	\$736.94	\$815.45	\$881.89	\$966.45	\$1,032.93
73	\$664.90	\$827.76	\$915.84	\$990.58	\$1,085.58	\$1,160.19
74	\$737.86	\$918.55	\$1,016.22	\$1,099.26	\$1,204.66	\$1,287.48
75	\$782.44	\$974.08	\$1,077.55	\$1,165.71	\$1,277.48	\$1,365.31
76	\$899.84	\$1,120.22	\$1,238.53	\$1,340.54	\$1,469.11	\$1,570.10
77	\$1,017.20	\$1,266.30	\$1,399.52	\$1,515.42	\$1,660.75	\$1,774.93
78	\$1,134.57	\$1,412.46	\$1,560.51	\$1,690.31	\$1,852.40	\$1,979.73
79	\$1,251.95	\$1,558.58	\$1,721.48	\$1,865.18	\$2,044.00	\$2,184.55
80	\$1,369.34	\$1,704.67	\$1,882.47	\$2,040.04	\$2,235.67	\$2,389.37
81	\$1,533.37	\$1,909.24	\$2,108.37	\$2,284.86	\$2,503.92	\$2,676.09
82	\$1,697.97	\$2,113.82	\$2,334.25	\$2,529.64	\$2,772.20	\$2,962.80
83	\$1,862.30	\$2,318.37	\$2,560.14	\$2,774.45	\$3,040.48	\$3,249.52
84	\$2,026.63	\$2,522.92	\$2,786.07	\$3,019.24	\$3,308.78	\$3,536.25
85	\$2,190.94	\$2,727.51	\$3,011.93	\$3,264.05	\$3,577.03	\$3,822.96
86	\$2,497.67	\$3,109.32	\$3,433.62	\$3,721.02	\$4,077.85	\$4,358.19
87	\$2,804.42	\$3,491.18	\$3,855.27	\$4,178.00	\$4,578.61	\$4,893.41
88	\$3,111.15	\$3,873.05	\$4,276.96	\$4,634.96	\$5,079.42	\$5,428.62
89	\$3,417.86	\$4,254.89	\$4,698.62	\$5,091.93	\$5,580.20	\$5,963.81
90	\$3,724.60	\$4,636.75	\$5,120.32	\$5,548.90	\$6,081.00	\$6,499.05
91	\$4,031.34	\$5,018.61	\$5,541.96	\$6,005.88	\$6,581.75	\$7,034.25
92	\$4,338.07	\$5,400.45	\$5,963.66	\$6,462.85	\$7,082.55	\$7,569.50
93	\$4,644.82	\$5,782.31	\$6,385.29	\$6,919.79	\$7,583.32	\$8,104.68
94	\$4,951.49	\$6,164.15	\$6,806.99	\$7,376.76	\$8,084.13	\$8,639.90
95	\$5,258.24	\$6,545.98	\$7,228.67	\$7,833.74	\$8,584.91	\$9,175.11
96	\$5,652.62	\$7,036.94	\$7,770.81	\$8,421.27	\$9,228.76	\$9,863.25
97	\$6,046.98	\$7,527.91	\$8,312.95	\$9,008.80	\$9,872.65	\$10,551.37
98	\$6,441.38	\$8,018.83	\$8,855.08	\$9,596.31	\$10,516.51	\$11,239.52
99	\$6,835.75	\$8,509.78	\$9,397.28	\$10,183.84	\$11,160.38	\$11,927.67

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$120.81	\$150.41	\$166.48	\$180.00	\$197.24	\$210.80
31	\$122.30	\$152.25	\$168.55	\$182.22	\$199.68	\$213.39
32	\$123.78	\$154.09	\$170.61	\$184.42	\$202.14	\$215.99
33	\$125.29	\$155.97	\$172.70	\$186.64	\$204.53	\$218.62
34	\$126.76	\$157.84	\$174.72	\$188.91	\$206.97	\$221.23
35	\$128.27	\$159.71	\$176.80	\$191.10	\$209.44	\$223.82
36	\$129.75	\$161.53	\$178.85	\$193.33	\$211.89	\$226.44
37	\$131.27	\$163.44	\$180.88	\$195.55	\$214.34	\$229.05
38	\$132.79	\$165.31	\$182.96	\$197.78	\$216.74	\$231.65
39	\$134.26	\$167.11	\$185.05	\$200.04	\$219.18	\$234.26
40	\$135.75	\$169.00	\$187.05	\$202.24	\$221.62	\$236.89
41	\$139.36	\$173.51	\$192.07	\$207.59	\$227.53	\$243.17
42	\$142.95	\$177.95	\$197.07	\$212.95	\$233.43	\$249.45
43	\$146.58	\$182.47	\$202.09	\$218.33	\$239.31	\$255.72
44	\$150.15	\$186.97	\$207.05	\$223.72	\$245.15	\$262.00
45	\$153.79	\$191.44	\$212.04	\$229.09	\$251.03	\$268.31
46	\$158.69	\$197.53	\$218.76	\$236.43	\$259.11	\$276.92
47	\$163.63	\$203.70	\$225.47	\$243.79	\$267.15	\$285.52
48	\$168.57	\$209.81	\$232.22	\$251.13	\$275.21	\$294.12
49	\$173.54	\$215.99	\$238.92	\$258.47	\$283.24	\$302.72
50	\$178.43	\$222.16	\$245.60	\$265.84	\$291.31	\$311.33
51	\$186.94	\$232.70	\$257.27	\$278.51	\$305.18	\$326.17
52	\$195.42	\$243.27	\$268.87	\$291.15	\$319.08	\$341.02
53	\$203.97	\$253.90	\$280.54	\$303.80	\$332.96	\$355.84
54	\$212.42	\$264.48	\$292.15	\$316.50	\$346.84	\$370.66
55	\$217.98	\$271.36	\$299.72	\$324.71	\$355.82	\$380.29
56	\$232.25	\$289.15	\$319.34	\$346.01	\$379.17	\$405.26
57	\$246.53	\$306.91	\$339.02	\$367.28	\$402.48	\$430.18
58	\$260.83	\$324.71	\$358.66	\$388.58	\$425.82	\$455.11
59	\$275.08	\$342.50	\$378.30	\$409.86	\$449.16	\$480.03
60	\$289.41	\$360.24	\$397.97	\$431.13	\$472.50	\$504.96
61	\$316.69	\$394.24	\$435.65	\$471.83	\$517.07	\$552.60
62	\$344.01	\$428.23	\$473.33	\$512.50	\$561.64	\$600.27
63	\$371.32	\$462.23	\$511.02	\$553.15	\$606.21	\$647.85
64	\$398.60	\$496.22	\$548.71	\$593.85	\$650.75	\$695.50
65	\$417.14	\$519.28	\$574.35	\$621.45	\$681.06	\$727.89
66	\$465.66	\$579.68	\$640.87	\$693.72	\$760.25	\$812.51
67	\$514.13	\$640.06	\$707.38	\$765.99	\$839.45	\$897.17
68	\$562.68	\$700.46	\$773.87	\$838.25	\$918.68	\$981.81
69	\$611.18	\$760.84	\$840.36	\$910.52	\$997.85	\$1,066.47
70	\$659.68	\$821.26	\$906.86	\$982.83	\$1,077.06	\$1,151.12
71	\$751.53	\$935.53	\$1,032.97	\$1,119.61	\$1,226.98	\$1,311.30
72	\$843.32	\$1,049.88	\$1,159.08	\$1,256.40	\$1,376.86	\$1,471.53
73	\$935.15	\$1,164.15	\$1,285.20	\$1,393.18	\$1,526.77	\$1,631.71
74	\$1,026.95	\$1,278.45	\$1,411.30	\$1,529.97	\$1,676.66	\$1,791.91
75	\$1,079.64	\$1,344.08	\$1,483.65	\$1,608.47	\$1,762.71	\$1,883.89
76	\$1,215.54	\$1,513.23	\$1,669.96	\$1,810.83	\$1,984.52	\$2,120.94
77	\$1,351.40	\$1,682.32	\$1,856.23	\$2,013.29	\$2,206.33	\$2,358.04
78	\$1,487.27	\$1,851.49	\$2,042.52	\$2,215.76	\$2,428.22	\$2,595.13
79	\$1,623.16	\$2,020.66	\$2,228.83	\$2,418.14	\$2,650.03	\$2,832.24
80	\$1,759.01	\$2,189.78	\$2,415.08	\$2,620.59	\$2,871.86	\$3,069.30
81	\$1,970.11	\$2,452.57	\$2,704.88	\$2,935.07	\$3,216.48	\$3,437.64
82	\$2,181.19	\$2,715.36	\$2,994.72	\$3,249.53	\$3,561.10	\$3,805.95
83	\$2,392.26	\$2,978.12	\$3,284.50	\$3,564.01	\$3,905.71	\$4,174.23
84	\$2,603.37	\$3,240.89	\$3,574.32	\$3,878.44	\$4,250.35	\$4,542.56
85	\$2,814.42	\$3,503.70	\$3,864.11	\$4,192.92	\$4,594.98	\$4,910.89
86	\$3,208.46	\$3,994.17	\$4,405.12	\$4,779.93	\$5,238.29	\$5,598.44
87	\$3,602.47	\$4,484.70	\$4,946.08	\$5,366.95	\$5,881.58	\$6,285.94
88	\$3,996.48	\$4,975.24	\$5,487.05	\$5,953.93	\$6,524.88	\$6,973.45
89	\$4,390.51	\$5,465.70	\$6,028.03	\$6,540.95	\$7,168.18	\$7,660.96
90	\$4,784.53	\$5,956.24	\$6,569.04	\$7,127.96	\$7,811.49	\$8,348.51
91	\$5,178.57	\$6,446.75	\$7,109.98	\$7,714.97	\$8,454.76	\$9,036.00
92	\$5,572.57	\$6,937.28	\$7,650.99	\$8,301.98	\$9,098.06	\$9,723.60
93	\$5,966.60	\$7,427.81	\$8,191.91	\$8,888.98	\$9,741.34	\$10,411.07
94	\$6,360.59	\$7,918.29	\$8,732.91	\$9,476.00	\$10,384.66	\$11,098.60
95	\$6,754.61	\$8,408.81	\$9,273.92	\$10,063.01	\$11,027.97	\$11,786.11
96	\$7,261.21	\$9,039.48	\$9,969.43	\$10,817.74	\$11,855.07	\$12,670.08
97	\$7,767.81	\$9,670.13	\$10,664.99	\$11,572.45	\$12,682.15	\$13,554.04
98	\$8,274.41	\$10,300.80	\$11,360.53	\$12,327.18	\$13,509.26	\$14,438.01
99	\$8,781.04	\$10,931.45	\$12,056.09	\$13,081.89	\$14,336.32	\$15,321.95

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$164.42	\$204.67	\$226.20	\$244.95	\$268.42	\$286.89
31	\$166.46	\$207.19	\$228.99	\$247.97	\$271.71	\$290.43
32	\$168.44	\$209.75	\$231.81	\$250.99	\$275.06	\$293.95
33	\$170.49	\$212.24	\$234.62	\$254.01	\$278.37	\$297.52
34	\$172.52	\$214.78	\$237.42	\$257.05	\$281.70	\$301.07
35	\$174.54	\$217.34	\$240.20	\$260.07	\$285.01	\$304.61
36	\$176.58	\$219.84	\$243.01	\$263.10	\$288.32	\$308.14
37	\$178.63	\$222.37	\$245.81	\$266.16	\$291.66	\$311.73
38	\$180.67	\$224.93	\$248.60	\$269.19	\$294.94	\$315.25
39	\$182.69	\$227.43	\$251.42	\$272.20	\$298.31	\$318.81
40	\$184.71	\$229.98	\$254.18	\$275.20	\$301.60	\$322.35
41	\$189.63	\$236.08	\$260.91	\$282.50	\$309.60	\$330.87
42	\$194.50	\$242.15	\$267.60	\$289.78	\$317.60	\$339.42
43	\$199.41	\$248.29	\$274.34	\$297.10	\$325.61	\$347.96
44	\$204.31	\$254.39	\$281.04	\$304.42	\$333.58	\$356.53
45	\$209.22	\$260.44	\$287.74	\$311.68	\$341.60	\$365.06
46	\$215.08	\$267.72	\$295.71	\$320.41	\$351.12	\$375.25
47	\$220.89	\$274.99	\$303.74	\$329.10	\$360.68	\$385.44
48	\$226.74	\$282.28	\$311.74	\$337.81	\$370.19	\$395.68
49	\$232.61	\$289.58	\$319.75	\$346.52	\$379.73	\$405.86
50	\$238.43	\$296.83	\$327.73	\$355.23	\$389.28	\$416.04
51	\$248.05	\$308.81	\$340.97	\$369.57	\$404.99	\$432.82
52	\$257.66	\$320.75	\$354.13	\$383.88	\$420.68	\$449.61
53	\$267.35	\$332.77	\$367.36	\$398.22	\$436.40	\$466.38
54	\$276.92	\$344.70	\$380.57	\$412.59	\$452.13	\$483.16
55	\$282.66	\$351.92	\$388.47	\$421.11	\$461.50	\$493.20
56	\$297.88	\$370.87	\$409.30	\$443.81	\$486.35	\$519.78
57	\$313.10	\$389.79	\$430.15	\$466.48	\$511.16	\$546.34
58	\$328.33	\$408.77	\$451.01	\$489.14	\$536.06	\$572.91
59	\$343.54	\$427.70	\$471.84	\$511.82	\$560.91	\$599.45
60	\$358.76	\$446.64	\$492.71	\$534.52	\$585.75	\$626.04
61	\$386.60	\$481.24	\$531.10	\$575.92	\$631.18	\$674.54
62	\$414.42	\$515.87	\$569.46	\$617.37	\$676.56	\$723.13
63	\$442.23	\$550.54	\$607.86	\$658.79	\$722.01	\$771.62
64	\$470.05	\$585.16	\$646.25	\$700.28	\$767.43	\$820.19
65	\$487.63	\$607.05	\$670.59	\$726.51	\$796.13	\$850.86
66	\$536.63	\$668.05	\$737.71	\$799.45	\$876.10	\$936.34
67	\$585.55	\$729.03	\$804.84	\$872.42	\$956.08	\$1,021.81
68	\$634.57	\$790.00	\$871.96	\$945.39	\$1,036.03	\$1,107.25
69	\$683.58	\$850.99	\$939.08	\$1,018.36	\$1,116.02	\$1,192.75
70	\$732.55	\$911.92	\$1,006.19	\$1,091.37	\$1,195.99	\$1,278.24
71	\$824.55	\$1,026.47	\$1,132.60	\$1,228.47	\$1,346.23	\$1,438.81
72	\$916.57	\$1,141.08	\$1,258.98	\$1,365.54	\$1,496.46	\$1,599.37
73	\$1,008.60	\$1,255.62	\$1,385.39	\$1,502.64	\$1,646.71	\$1,759.90
74	\$1,100.63	\$1,370.16	\$1,511.76	\$1,639.72	\$1,796.95	\$1,920.43
75	\$1,150.92	\$1,432.79	\$1,580.86	\$1,714.67	\$1,879.06	\$2,008.26
76	\$1,285.88	\$1,600.78	\$1,765.83	\$1,915.62	\$2,099.36	\$2,243.68
77	\$1,420.80	\$1,768.71	\$1,950.78	\$2,116.70	\$2,319.65	\$2,479.14
78	\$1,555.68	\$1,936.72	\$2,135.72	\$2,317.71	\$2,539.97	\$2,714.54
79	\$1,690.63	\$2,104.68	\$2,320.67	\$2,518.72	\$2,760.19	\$2,950.01
80	\$1,825.55	\$2,272.63	\$2,505.63	\$2,719.74	\$2,980.53	\$3,185.42
81	\$2,044.65	\$2,545.36	\$2,806.30	\$3,046.11	\$3,338.17	\$3,567.69
82	\$2,263.71	\$2,818.07	\$3,106.97	\$3,372.46	\$3,695.82	\$3,949.93
83	\$2,482.75	\$3,090.79	\$3,407.65	\$3,698.84	\$4,053.49	\$4,332.18
84	\$2,701.85	\$3,363.50	\$3,708.34	\$4,025.17	\$4,411.16	\$4,714.45
85	\$2,920.91	\$3,636.25	\$4,008.99	\$4,351.56	\$4,768.81	\$5,096.69
86	\$3,329.85	\$4,145.27	\$4,570.29	\$4,960.77	\$5,436.48	\$5,810.22
87	\$3,738.75	\$4,654.36	\$5,131.49	\$5,569.99	\$6,104.11	\$6,523.77
88	\$4,147.69	\$5,163.47	\$5,692.78	\$6,179.21	\$6,771.75	\$7,237.28
89	\$4,556.60	\$5,672.51	\$6,254.05	\$6,788.43	\$7,439.38	\$7,950.82
90	\$4,965.55	\$6,181.59	\$6,815.32	\$7,397.64	\$8,107.01	\$8,664.39
91	\$5,374.50	\$6,690.69	\$7,376.55	\$8,006.89	\$8,774.62	\$9,377.88
92	\$5,783.38	\$7,199.73	\$7,937.79	\$8,616.10	\$9,442.25	\$10,091.44
93	\$6,192.34	\$7,708.83	\$8,499.05	\$9,225.29	\$10,109.89	\$10,804.99
94	\$6,601.21	\$8,217.88	\$9,060.34	\$9,834.53	\$10,777.54	\$11,518.52
95	\$7,010.16	\$8,726.96	\$9,621.60	\$10,443.72	\$11,445.20	\$12,232.03
96	\$7,535.90	\$9,381.46	\$10,343.21	\$11,227.01	\$12,303.54	\$13,149.46
97	\$8,061.69	\$10,036.01	\$11,064.83	\$12,010.28	\$13,161.98	\$14,066.81
98	\$8,587.47	\$10,690.53	\$11,786.44	\$12,793.58	\$14,020.35	\$14,984.25
99	\$9,113.24	\$11,345.05	\$12,508.09	\$13,576.85	\$14,878.72	\$15,901.67

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$64.16	\$79.84	\$89.10	\$95.55	\$104.70	\$111.92
31	\$64.94	\$80.84	\$90.22	\$96.73	\$105.99	\$113.27
32	\$65.71	\$81.84	\$91.31	\$97.93	\$107.31	\$114.68
33	\$66.51	\$82.81	\$92.42	\$99.08	\$108.59	\$116.04
34	\$67.29	\$83.78	\$93.53	\$100.27	\$109.88	\$117.43
35	\$68.09	\$84.76	\$94.63	\$101.45	\$111.18	\$118.84
36	\$68.90	\$85.76	\$95.71	\$102.64	\$112.46	\$120.19
37	\$69.69	\$86.74	\$96.83	\$103.83	\$113.77	\$121.57
38	\$70.50	\$87.73	\$97.94	\$105.01	\$115.08	\$122.99
39	\$71.27	\$88.73	\$99.03	\$106.16	\$116.35	\$124.36
40	\$72.06	\$89.71	\$100.14	\$107.34	\$117.64	\$125.73
41	\$73.52	\$91.50	\$102.11	\$109.51	\$120.03	\$128.27
42	\$74.95	\$93.33	\$104.12	\$111.68	\$122.38	\$130.81
43	\$76.44	\$95.16	\$106.11	\$113.87	\$124.78	\$133.38
44	\$77.88	\$96.98	\$108.05	\$116.03	\$127.17	\$135.92
45	\$79.33	\$98.78	\$110.05	\$118.19	\$129.54	\$138.47
46	\$81.37	\$101.30	\$112.83	\$121.26	\$132.86	\$142.00
47	\$83.45	\$103.86	\$115.60	\$124.30	\$136.22	\$145.57
48	\$85.46	\$106.40	\$118.38	\$127.34	\$139.54	\$149.13
49	\$87.51	\$108.95	\$121.14	\$130.39	\$142.87	\$152.69
50	\$89.53	\$111.49	\$123.95	\$133.42	\$146.20	\$156.28
51	\$93.41	\$116.28	\$129.28	\$139.14	\$152.49	\$162.96
52	\$97.27	\$121.05	\$134.64	\$144.90	\$158.80	\$169.69
53	\$101.12	\$125.86	\$140.00	\$150.64	\$165.08	\$176.44
54	\$104.95	\$130.67	\$145.35	\$156.39	\$171.37	\$183.15
55	\$106.41	\$132.51	\$147.37	\$158.57	\$173.77	\$185.71
56	\$113.69	\$141.53	\$157.34	\$169.38	\$185.62	\$198.38
57	\$120.95	\$150.58	\$167.30	\$180.21	\$197.46	\$211.05
58	\$128.20	\$159.59	\$177.26	\$191.00	\$209.31	\$223.67
59	\$135.44	\$168.62	\$187.22	\$201.80	\$221.15	\$236.36
60	\$142.70	\$177.67	\$197.17	\$212.61	\$233.01	\$249.00
61	\$159.06	\$197.97	\$219.87	\$236.94	\$259.70	\$277.53
62	\$175.39	\$218.33	\$242.55	\$261.33	\$286.36	\$306.05
63	\$191.74	\$238.68	\$265.24	\$285.67	\$313.05	\$334.57
64	\$208.09	\$259.03	\$287.96	\$310.02	\$339.74	\$363.08
65	\$221.09	\$275.24	\$305.98	\$329.36	\$360.99	\$385.77
66	\$252.64	\$314.52	\$349.36	\$376.42	\$412.52	\$440.87
67	\$284.23	\$353.84	\$392.73	\$423.47	\$464.07	\$495.97
68	\$315.84	\$393.17	\$436.10	\$470.50	\$515.66	\$551.07
69	\$347.41	\$432.47	\$479.47	\$517.57	\$567.18	\$606.15
70	\$378.98	\$471.78	\$522.82	\$564.60	\$618.73	\$661.30
71	\$441.14	\$549.16	\$608.36	\$657.21	\$720.20	\$769.74
72	\$503.30	\$626.55	\$693.89	\$749.81	\$821.69	\$878.18
73	\$565.43	\$703.92	\$779.39	\$842.42	\$923.20	\$986.68
74	\$627.60	\$781.31	\$864.91	\$935.02	\$1,024.68	\$1,095.12
75	\$668.87	\$832.67	\$921.64	\$996.48	\$1,092.03	\$1,167.09
76	\$769.51	\$957.95	\$1,059.75	\$1,146.41	\$1,256.36	\$1,342.70
77	\$870.15	\$1,083.25	\$1,197.81	\$1,296.34	\$1,420.66	\$1,518.33
78	\$970.80	\$1,208.54	\$1,335.88	\$1,446.30	\$1,584.98	\$1,693.93
79	\$1,071.43	\$1,333.85	\$1,473.98	\$1,596.21	\$1,749.28	\$1,869.55
80	\$1,172.06	\$1,459.11	\$1,612.06	\$1,746.15	\$1,913.59	\$2,045.16
81	\$1,312.73	\$1,634.19	\$1,805.49	\$1,955.72	\$2,143.22	\$2,290.56
82	\$1,453.37	\$1,809.30	\$1,998.95	\$2,165.22	\$2,372.84	\$2,535.99
83	\$1,594.01	\$1,984.38	\$2,192.38	\$2,374.79	\$2,602.50	\$2,781.39
84	\$1,734.65	\$2,159.47	\$2,385.83	\$2,584.29	\$2,832.11	\$3,026.82
85	\$1,875.32	\$2,334.60	\$2,579.30	\$2,793.86	\$3,061.75	\$3,272.23
86	\$2,137.87	\$2,661.42	\$2,940.37	\$3,184.96	\$3,490.39	\$3,730.33
87	\$2,400.42	\$2,988.28	\$3,301.47	\$3,576.12	\$3,919.01	\$4,188.45
88	\$2,662.96	\$3,315.08	\$3,662.58	\$3,967.25	\$4,347.66	\$4,646.57
89	\$2,925.50	\$3,641.92	\$4,023.68	\$4,358.35	\$4,776.30	\$5,104.67
90	\$3,188.02	\$3,968.79	\$4,384.77	\$4,749.52	\$5,204.96	\$5,562.80
91	\$3,450.58	\$4,295.61	\$4,745.88	\$5,140.66	\$5,633.59	\$6,020.91
92	\$3,713.14	\$4,622.47	\$5,107.00	\$5,531.81	\$6,062.24	\$6,479.04
93	\$3,975.69	\$4,949.29	\$5,468.07	\$5,922.93	\$6,490.89	\$6,937.15
94	\$4,238.21	\$5,276.16	\$5,829.17	\$6,314.08	\$6,919.54	\$7,395.25
95	\$4,500.74	\$5,602.99	\$6,190.29	\$6,705.22	\$7,348.15	\$7,853.36
96	\$4,838.31	\$6,023.19	\$6,654.53	\$7,208.11	\$7,899.29	\$8,442.36
97	\$5,175.89	\$6,443.44	\$7,118.80	\$7,710.98	\$8,450.40	\$9,031.35
98	\$5,513.44	\$6,863.65	\$7,583.09	\$8,213.87	\$9,001.51	\$9,620.38
99	\$5,850.96	\$7,283.88	\$8,047.35	\$8,716.78	\$9,552.64	\$10,209.38

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$102.63	\$127.74	\$141.47	\$152.87	\$167.53	\$179.07
31	\$103.89	\$129.32	\$143.20	\$154.77	\$169.60	\$181.25
32	\$105.15	\$130.91	\$144.96	\$156.67	\$171.69	\$183.47
33	\$106.45	\$132.48	\$146.71	\$158.54	\$173.74	\$185.69
34	\$107.67	\$134.05	\$148.48	\$160.43	\$175.81	\$187.93
35	\$108.96	\$135.65	\$150.21	\$162.29	\$177.89	\$190.12
36	\$110.21	\$137.21	\$151.95	\$164.19	\$179.92	\$192.31
37	\$111.50	\$138.78	\$153.70	\$166.11	\$182.03	\$194.55
38	\$112.80	\$140.38	\$155.46	\$167.98	\$184.10	\$196.79
39	\$114.02	\$141.97	\$157.21	\$169.85	\$186.17	\$198.97
40	\$115.31	\$143.53	\$158.98	\$171.77	\$188.26	\$201.17
41	\$118.38	\$147.35	\$163.20	\$176.36	\$193.26	\$206.55
42	\$121.44	\$151.19	\$167.41	\$180.94	\$198.26	\$211.89
43	\$124.51	\$155.05	\$171.68	\$185.53	\$203.30	\$217.29
44	\$127.59	\$158.85	\$175.85	\$190.12	\$208.33	\$222.66
45	\$130.67	\$162.67	\$180.13	\$194.68	\$213.37	\$228.03
46	\$134.81	\$167.82	\$185.88	\$200.88	\$220.11	\$235.25
47	\$138.97	\$172.99	\$191.61	\$207.01	\$226.91	\$242.49
48	\$143.11	\$178.17	\$197.39	\$213.22	\$233.65	\$249.72
49	\$147.28	\$183.34	\$203.11	\$219.40	\$240.40	\$256.95
50	\$151.40	\$188.51	\$208.86	\$225.57	\$247.20	\$264.19
51	\$158.65	\$197.51	\$218.71	\$236.31	\$258.97	\$276.79
52	\$165.85	\$206.42	\$228.58	\$247.09	\$270.79	\$289.38
53	\$173.08	\$215.46	\$238.40	\$257.85	\$282.60	\$301.99
54	\$180.28	\$224.46	\$248.25	\$268.59	\$294.37	\$314.59
55	\$183.38	\$228.33	\$252.42	\$273.25	\$299.47	\$320.02
56	\$195.44	\$243.32	\$268.94	\$291.18	\$319.08	\$341.05
57	\$207.49	\$258.32	\$285.39	\$309.11	\$338.74	\$362.05
58	\$219.49	\$273.28	\$301.89	\$327.05	\$358.42	\$383.02
59	\$231.53	\$288.28	\$318.40	\$344.97	\$378.07	\$404.06
60	\$243.61	\$303.28	\$334.85	\$362.93	\$397.71	\$425.04
61	\$266.72	\$332.01	\$366.87	\$397.34	\$435.50	\$465.41
62	\$289.86	\$360.80	\$398.90	\$431.82	\$473.23	\$505.76
63	\$312.97	\$389.61	\$430.85	\$466.27	\$510.97	\$546.08
64	\$336.10	\$418.38	\$462.88	\$500.72	\$548.75	\$586.44
65	\$353.87	\$440.51	\$487.48	\$527.16	\$577.75	\$617.46
66	\$395.15	\$491.95	\$544.09	\$588.71	\$645.17	\$689.52
67	\$436.49	\$543.36	\$600.72	\$650.30	\$712.64	\$761.62
68	\$477.83	\$594.82	\$657.33	\$711.82	\$780.11	\$833.70
69	\$519.12	\$646.24	\$713.95	\$773.38	\$847.53	\$905.81
70	\$560.41	\$697.68	\$770.57	\$834.94	\$915.01	\$977.93
71	\$638.63	\$795.01	\$878.03	\$951.41	\$1,042.66	\$1,114.34
72	\$716.86	\$892.39	\$985.60	\$1,067.93	\$1,170.34	\$1,250.75
73	\$795.00	\$989.71	\$1,093.01	\$1,184.41	\$1,298.01	\$1,387.25
74	\$873.21	\$1,087.07	\$1,200.51	\$1,300.92	\$1,425.67	\$1,523.67
75	\$922.58	\$1,148.52	\$1,268.36	\$1,374.48	\$1,506.28	\$1,609.84
76	\$1,039.08	\$1,293.54	\$1,428.15	\$1,548.03	\$1,696.47	\$1,813.08
77	\$1,155.59	\$1,438.60	\$1,587.92	\$1,721.56	\$1,886.66	\$2,016.38
78	\$1,272.09	\$1,583.62	\$1,747.68	\$1,895.12	\$2,076.89	\$2,219.63
79	\$1,388.56	\$1,728.65	\$1,907.39	\$2,068.71	\$2,267.07	\$2,422.93
80	\$1,505.08	\$1,873.64	\$2,067.18	\$2,242.25	\$2,457.27	\$2,626.22
81	\$1,685.69	\$2,098.50	\$2,315.25	\$2,511.34	\$2,752.14	\$2,941.32
82	\$1,866.28	\$2,323.34	\$2,563.27	\$2,780.36	\$3,047.02	\$3,256.50
83	\$2,046.92	\$2,548.18	\$2,811.36	\$3,049.48	\$3,341.89	\$3,571.61
84	\$2,227.49	\$2,772.98	\$3,059.39	\$3,318.52	\$3,636.75	\$3,886.77
85	\$2,408.11	\$2,997.86	\$3,307.49	\$3,587.62	\$3,931.61	\$4,201.88
86	\$2,745.24	\$3,417.55	\$3,770.52	\$4,089.83	\$4,482.04	\$4,790.19
87	\$3,082.40	\$3,837.26	\$4,233.54	\$4,592.11	\$5,032.47	\$5,378.44
88	\$3,419.53	\$4,256.93	\$4,696.60	\$5,094.41	\$5,582.88	\$5,966.73
89	\$3,756.66	\$4,676.63	\$5,159.66	\$5,596.62	\$6,133.28	\$6,554.96
90	\$4,093.76	\$5,096.37	\$5,622.67	\$6,098.91	\$6,683.75	\$7,143.24
91	\$4,430.91	\$5,516.04	\$6,085.74	\$6,601.17	\$7,234.16	\$7,731.53
92	\$4,768.07	\$5,935.75	\$6,548.81	\$7,103.46	\$7,784.59	\$8,319.80
93	\$5,105.22	\$6,355.44	\$7,011.84	\$7,605.68	\$8,335.03	\$8,908.05
94	\$5,442.34	\$6,775.18	\$7,474.87	\$8,107.98	\$8,885.44	\$9,496.30
95	\$5,779.45	\$7,194.87	\$7,937.93	\$8,610.22	\$9,435.83	\$10,084.56
96	\$6,212.92	\$7,734.41	\$8,533.25	\$9,256.00	\$10,143.55	\$10,840.92
97	\$6,646.40	\$8,274.05	\$9,128.61	\$9,901.75	\$10,851.25	\$11,597.28
98	\$7,079.85	\$8,813.68	\$9,723.94	\$10,547.51	\$11,558.94	\$12,353.64
99	\$7,513.27	\$9,353.31	\$10,319.29	\$11,193.30	\$12,266.65	\$13,109.96

Policy Form Series: LTC-PREM
Premier
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years
30	\$139.81	\$174.04	\$192.33	\$208.27	\$228.23	\$243.94
31	\$141.53	\$176.22	\$194.75	\$210.87	\$231.06	\$246.92
32	\$143.28	\$178.35	\$197.09	\$213.42	\$233.92	\$249.95
33	\$144.99	\$180.49	\$199.51	\$215.97	\$236.70	\$252.97
34	\$146.71	\$182.65	\$201.86	\$218.57	\$239.55	\$256.00
35	\$148.41	\$184.76	\$204.24	\$221.13	\$242.34	\$259.02
36	\$150.16	\$186.96	\$206.63	\$223.69	\$245.13	\$262.00
37	\$151.88	\$189.09	\$208.99	\$226.30	\$247.99	\$265.02
38	\$153.62	\$191.23	\$211.39	\$228.87	\$250.82	\$268.06
39	\$155.36	\$193.41	\$213.74	\$231.44	\$253.60	\$271.06
40	\$157.09	\$195.53	\$216.15	\$233.99	\$256.45	\$274.05
41	\$161.19	\$200.68	\$221.80	\$240.18	\$263.21	\$281.30
42	\$165.32	\$205.85	\$227.50	\$246.35	\$269.96	\$288.54
43	\$169.48	\$211.03	\$233.19	\$252.55	\$276.75	\$295.80
44	\$173.64	\$216.20	\$238.85	\$258.72	\$283.55	\$303.04
45	\$177.79	\$221.35	\$244.56	\$264.88	\$290.30	\$310.25
46	\$182.73	\$227.51	\$251.36	\$272.26	\$298.36	\$318.90
47	\$187.72	\$233.67	\$258.18	\$279.65	\$306.48	\$327.52
48	\$192.67	\$239.85	\$264.98	\$287.04	\$314.56	\$336.19
49	\$197.62	\$246.02	\$271.78	\$294.43	\$322.66	\$344.83
50	\$202.56	\$252.22	\$278.61	\$301.79	\$330.73	\$353.53
51	\$210.75	\$262.36	\$289.77	\$313.92	\$344.05	\$367.71
52	\$218.92	\$272.50	\$300.93	\$326.10	\$357.40	\$381.95
53	\$227.07	\$282.65	\$312.11	\$338.27	\$370.72	\$396.20
54	\$235.20	\$292.81	\$323.28	\$350.42	\$384.05	\$410.43
55	\$238.04	\$296.38	\$327.10	\$354.63	\$388.64	\$415.38
56	\$250.84	\$312.30	\$344.71	\$373.72	\$409.55	\$437.73
57	\$263.65	\$328.23	\$362.28	\$392.80	\$430.47	\$460.04
58	\$276.42	\$344.15	\$379.87	\$411.86	\$451.36	\$482.35
59	\$289.25	\$360.08	\$397.46	\$430.93	\$472.25	\$504.74
60	\$302.04	\$376.04	\$415.06	\$449.97	\$493.14	\$527.02
61	\$325.59	\$405.32	\$447.57	\$485.08	\$531.61	\$568.15
62	\$349.16	\$434.66	\$480.07	\$520.20	\$570.08	\$609.29
63	\$372.74	\$464.04	\$512.59	\$555.33	\$608.55	\$650.41
64	\$396.33	\$493.36	\$545.13	\$590.45	\$647.07	\$691.52
65	\$413.65	\$514.92	\$568.99	\$616.18	\$675.32	\$721.72
66	\$455.30	\$566.85	\$626.18	\$678.35	\$743.41	\$794.50
67	\$497.05	\$618.77	\$683.38	\$740.51	\$811.52	\$867.32
68	\$538.78	\$670.71	\$740.59	\$802.68	\$879.65	\$940.11
69	\$580.49	\$722.64	\$797.75	\$864.82	\$947.75	\$1,012.88
70	\$622.22	\$774.59	\$854.93	\$926.96	\$1,015.84	\$1,085.72
71	\$700.57	\$872.14	\$962.61	\$1,043.71	\$1,143.79	\$1,222.43
72	\$778.94	\$969.70	\$1,070.31	\$1,160.44	\$1,271.70	\$1,359.13
73	\$857.25	\$1,067.22	\$1,177.99	\$1,277.17	\$1,399.62	\$1,495.89
74	\$935.60	\$1,164.74	\$1,285.68	\$1,393.89	\$1,527.56	\$1,632.59
75	\$983.25	\$1,224.06	\$1,351.13	\$1,464.86	\$1,605.32	\$1,715.68
76	\$1,099.00	\$1,368.14	\$1,509.88	\$1,637.30	\$1,794.28	\$1,917.64
77	\$1,214.72	\$1,512.21	\$1,668.57	\$1,809.72	\$1,983.25	\$2,119.61
78	\$1,330.49	\$1,656.31	\$1,827.26	\$1,982.16	\$2,172.22	\$2,321.55
79	\$1,446.22	\$1,800.43	\$1,985.97	\$2,154.55	\$2,361.16	\$2,523.52
80	\$1,561.93	\$1,944.48	\$2,144.67	\$2,326.99	\$2,550.14	\$2,725.49
81	\$1,749.38	\$2,177.79	\$2,402.01	\$2,606.27	\$2,856.16	\$3,052.52
82	\$1,936.84	\$2,411.14	\$2,659.38	\$2,885.48	\$3,162.16	\$3,379.57
83	\$2,124.26	\$2,644.49	\$2,916.74	\$3,164.75	\$3,468.20	\$3,706.62
84	\$2,311.67	\$2,877.80	\$3,174.08	\$3,443.96	\$3,774.18	\$4,033.68
85	\$2,499.12	\$3,111.19	\$3,431.48	\$3,723.21	\$4,080.21	\$4,360.71
86	\$2,849.02	\$3,546.71	\$3,911.87	\$4,244.42	\$4,651.43	\$4,971.21
87	\$3,198.88	\$3,982.30	\$4,392.28	\$4,765.69	\$5,222.65	\$5,581.71
88	\$3,548.78	\$4,417.83	\$4,872.68	\$5,286.95	\$5,793.89	\$6,192.25
89	\$3,898.64	\$4,853.41	\$5,353.06	\$5,808.16	\$6,365.12	\$6,802.73
90	\$4,248.48	\$5,288.97	\$5,833.49	\$6,329.41	\$6,936.34	\$7,413.25
91	\$4,598.40	\$5,724.53	\$6,313.91	\$6,850.67	\$7,507.57	\$8,023.72
92	\$4,948.29	\$6,160.12	\$6,794.33	\$7,371.94	\$8,078.82	\$8,634.25
93	\$5,298.14	\$6,595.64	\$7,274.69	\$7,893.17	\$8,650.06	\$9,244.73
94	\$5,648.04	\$7,031.22	\$7,755.09	\$8,414.43	\$9,221.28	\$9,855.25
95	\$5,997.91	\$7,466.81	\$8,235.54	\$8,935.67	\$9,792.49	\$10,465.75
96	\$6,447.75	\$8,026.77	\$8,853.18	\$9,605.83	\$10,526.97	\$11,250.67
97	\$6,897.62	\$8,586.82	\$9,470.81	\$10,276.00	\$11,261.40	\$12,035.61
98	\$7,347.44	\$9,146.80	\$10,088.51	\$10,946.19	\$11,995.82	\$12,820.54
99	\$7,797.26	\$9,706.82	\$10,706.17	\$11,616.36	\$12,730.28	\$13,605.47

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates After 6.77% Increase

100 Day Elimination Period

100% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$51.35	\$63.96	\$71.07	\$76.52	\$83.84	\$89.62	\$104.79
31	\$52.02	\$64.72	\$71.96	\$77.45	\$84.87	\$90.72	\$106.12
32	\$52.65	\$65.51	\$72.82	\$78.42	\$85.94	\$91.82	\$107.42
33	\$53.25	\$66.31	\$73.70	\$79.35	\$86.96	\$92.93	\$108.72
34	\$53.90	\$67.13	\$74.60	\$80.30	\$88.00	\$94.05	\$109.99
35	\$54.54	\$67.91	\$75.47	\$81.25	\$89.02	\$95.16	\$111.31
36	\$55.18	\$68.66	\$76.35	\$82.18	\$90.06	\$96.26	\$112.60
37	\$55.79	\$69.48	\$77.24	\$83.13	\$91.12	\$97.38	\$113.88
38	\$56.44	\$70.25	\$78.10	\$84.09	\$92.15	\$98.50	\$115.19
39	\$57.07	\$71.06	\$78.98	\$85.03	\$93.19	\$99.58	\$116.49
40	\$57.72	\$71.83	\$79.86	\$85.97	\$94.21	\$100.71	\$117.78
41	\$58.85	\$73.27	\$81.43	\$87.67	\$96.08	\$102.70	\$120.09
42	\$59.99	\$74.69	\$82.99	\$89.37	\$97.95	\$104.69	\$122.45
43	\$61.14	\$76.12	\$84.56	\$91.07	\$99.82	\$106.70	\$124.78
44	\$62.28	\$77.54	\$86.14	\$92.78	\$101.70	\$108.67	\$127.08
45	\$63.40	\$78.95	\$87.71	\$94.47	\$103.56	\$110.67	\$129.45
46	\$65.10	\$81.06	\$90.02	\$96.98	\$106.28	\$113.59	\$132.85
47	\$66.77	\$83.12	\$92.30	\$99.47	\$109.00	\$116.51	\$136.27
48	\$68.45	\$85.20	\$94.57	\$101.98	\$111.73	\$119.41	\$139.67
49	\$70.11	\$87.28	\$96.87	\$104.43	\$114.47	\$122.33	\$143.09
50	\$71.78	\$89.36	\$99.16	\$106.92	\$117.18	\$125.23	\$146.49
51	\$74.89	\$93.21	\$103.47	\$111.59	\$122.24	\$130.67	\$152.81
52	\$78.00	\$97.08	\$107.76	\$116.19	\$127.32	\$136.06	\$159.13
53	\$81.07	\$100.92	\$112.07	\$120.80	\$132.38	\$141.48	\$165.48
54	\$84.19	\$104.78	\$116.41	\$125.41	\$137.47	\$146.87	\$171.79
55	\$87.28	\$108.66	\$120.69	\$130.01	\$142.48	\$152.28	\$178.11
56	\$93.25	\$116.10	\$128.88	\$138.93	\$152.26	\$162.71	\$190.31
57	\$99.24	\$123.56	\$137.00	\$147.84	\$162.02	\$173.17	\$202.52
58	\$105.20	\$130.97	\$145.16	\$156.75	\$171.79	\$183.58	\$214.73
59	\$111.21	\$138.43	\$153.33	\$165.66	\$181.54	\$194.03	\$226.93
60	\$117.18	\$145.86	\$161.50	\$174.59	\$191.32	\$204.44	\$239.15
61	\$130.40	\$162.32	\$179.88	\$194.28	\$212.88	\$227.52	\$266.11
62	\$143.61	\$178.78	\$198.20	\$213.94	\$234.48	\$250.59	\$293.08
63	\$156.81	\$195.22	\$216.57	\$233.62	\$256.03	\$273.64	\$320.03
64	\$170.04	\$211.67	\$234.93	\$253.30	\$277.59	\$296.69	\$347.00
65	\$183.25	\$228.12	\$253.28	\$272.99	\$299.16	\$319.74	\$373.98
66	\$209.21	\$260.44	\$288.92	\$311.67	\$341.57	\$365.05	\$426.96
67	\$235.17	\$292.77	\$324.53	\$350.34	\$383.94	\$410.35	\$479.91
68	\$261.15	\$325.10	\$360.14	\$389.04	\$426.32	\$455.67	\$532.93
69	\$287.10	\$357.41	\$395.76	\$427.74	\$468.74	\$500.95	\$585.92
70	\$313.05	\$389.74	\$431.40	\$466.40	\$511.13	\$546.26	\$638.90
71	\$364.14	\$453.35	\$501.67	\$542.52	\$594.54	\$635.43	\$743.18
72	\$415.26	\$516.93	\$571.90	\$618.63	\$677.95	\$724.58	\$847.45
73	\$466.35	\$580.55	\$642.18	\$694.76	\$761.37	\$813.72	\$951.71
74	\$517.44	\$644.16	\$712.43	\$770.86	\$844.80	\$902.86	\$1,055.99
75	\$568.53	\$707.75	\$782.72	\$847.00	\$928.20	\$992.04	\$1,160.27
76	\$653.64	\$813.72	\$899.38	\$973.77	\$1,067.17	\$1,140.52	\$1,333.95
77	\$738.75	\$919.67	\$1,016.01	\$1,100.57	\$1,206.11	\$1,289.01	\$1,507.64
78	\$823.85	\$1,025.60	\$1,132.69	\$1,227.37	\$1,345.04	\$1,437.51	\$1,681.31
79	\$908.95	\$1,131.56	\$1,249.35	\$1,354.14	\$1,484.01	\$1,586.00	\$1,854.99
80	\$994.04	\$1,237.47	\$1,365.97	\$1,480.94	\$1,622.93	\$1,734.51	\$2,028.67
81	\$1,113.33	\$1,385.98	\$1,529.90	\$1,658.63	\$1,817.70	\$1,942.65	\$2,272.11
82	\$1,232.61	\$1,534.48	\$1,693.80	\$1,836.34	\$2,012.44	\$2,150.79	\$2,515.54
83	\$1,351.90	\$1,682.95	\$1,857.73	\$2,014.07	\$2,207.19	\$2,358.91	\$2,759.00
84	\$1,471.17	\$1,831.47	\$2,021.66	\$2,191.76	\$2,401.92	\$2,567.07	\$3,002.42
85	\$1,590.46	\$1,980.00	\$2,185.57	\$2,369.48	\$2,596.70	\$2,775.23	\$3,245.86
86	\$1,813.15	\$2,257.17	\$2,491.54	\$2,701.23	\$2,960.24	\$3,163.74	\$3,700.29
87	\$2,035.79	\$2,534.37	\$2,797.53	\$3,032.95	\$3,323.75	\$3,552.28	\$4,154.72
88	\$2,258.47	\$2,811.56	\$3,103.49	\$3,364.65	\$3,687.30	\$3,940.78	\$4,609.14
89	\$2,481.13	\$3,088.75	\$3,409.49	\$3,696.40	\$4,050.85	\$4,329.34	\$5,063.52
90	\$2,703.80	\$3,365.97	\$3,715.44	\$4,028.11	\$4,414.36	\$4,717.88	\$5,517.96
91	\$2,926.45	\$3,643.15	\$4,021.44	\$4,359.85	\$4,777.91	\$5,106.41	\$5,972.37
92	\$3,149.14	\$3,920.35	\$4,327.42	\$4,691.56	\$5,141.47	\$5,494.91	\$6,426.80
93	\$3,371.81	\$4,197.53	\$4,633.39	\$5,023.30	\$5,504.97	\$5,883.44	\$6,881.23
94	\$3,594.48	\$4,474.75	\$4,939.39	\$5,355.01	\$5,868.52	\$6,271.98	\$7,335.65
95	\$3,817.12	\$4,751.95	\$5,245.34	\$5,686.76	\$6,232.06	\$6,660.53	\$7,790.09
96	\$4,103.42	\$5,108.34	\$5,638.77	\$6,113.23	\$6,699.49	\$7,160.06	\$8,374.32
97	\$4,389.71	\$5,464.74	\$6,032.15	\$6,539.76	\$7,166.85	\$7,659.58	\$8,958.57
98	\$4,675.98	\$5,821.15	\$6,425.58	\$6,966.27	\$7,634.26	\$8,159.12	\$9,542.85
99	\$4,962.29	\$6,177.52	\$6,818.95	\$7,392.77	\$8,101.66	\$8,658.66	\$10,127.10

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates After 6.77% Increase

100 Day Elimination Period

100% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$82.17	\$102.30	\$113.17	\$122.43	\$134.15	\$143.40	\$167.68
31	\$83.21	\$103.57	\$114.60	\$123.94	\$135.81	\$145.16	\$169.80
32	\$84.23	\$104.83	\$115.99	\$125.45	\$137.53	\$146.91	\$171.88
33	\$85.22	\$106.08	\$117.38	\$126.97	\$139.12	\$148.71	\$173.94
34	\$86.21	\$107.39	\$118.82	\$128.45	\$140.81	\$150.47	\$176.00
35	\$87.25	\$108.63	\$120.20	\$130.00	\$142.46	\$152.25	\$178.08
36	\$88.28	\$109.88	\$121.61	\$131.51	\$144.13	\$154.01	\$180.15
37	\$89.29	\$111.15	\$123.00	\$133.01	\$145.79	\$155.80	\$182.22
38	\$90.31	\$112.39	\$124.37	\$134.51	\$147.45	\$157.58	\$184.30
39	\$91.33	\$113.67	\$125.80	\$136.06	\$149.09	\$159.35	\$186.36
40	\$92.36	\$114.94	\$127.19	\$137.57	\$150.76	\$161.11	\$188.42
41	\$94.79	\$118.01	\$130.58	\$141.24	\$154.77	\$165.43	\$193.44
42	\$97.26	\$121.09	\$133.91	\$144.89	\$158.78	\$169.69	\$198.51
43	\$99.71	\$124.18	\$137.28	\$148.55	\$162.82	\$174.02	\$203.51
44	\$102.17	\$127.23	\$140.66	\$152.24	\$166.84	\$178.32	\$208.51
45	\$104.62	\$130.29	\$144.02	\$155.88	\$170.85	\$182.62	\$213.58
46	\$108.00	\$134.43	\$148.67	\$160.88	\$176.31	\$188.45	\$220.38
47	\$111.33	\$138.61	\$153.29	\$165.84	\$181.75	\$194.26	\$227.22
48	\$114.68	\$142.75	\$157.86	\$170.86	\$187.20	\$200.06	\$234.02
49	\$118.01	\$146.93	\$162.51	\$175.82	\$192.69	\$205.94	\$240.82
50	\$121.35	\$151.11	\$167.14	\$180.78	\$198.12	\$211.70	\$247.67
51	\$127.19	\$158.31	\$175.09	\$189.47	\$207.60	\$221.88	\$259.51
52	\$132.97	\$165.55	\$182.99	\$198.10	\$217.09	\$232.00	\$271.33
53	\$138.79	\$172.75	\$190.95	\$206.74	\$226.56	\$242.14	\$283.19
54	\$144.58	\$179.97	\$198.91	\$215.36	\$236.07	\$252.25	\$295.03
55	\$150.38	\$187.22	\$206.86	\$224.01	\$245.52	\$262.39	\$306.89
56	\$160.21	\$199.48	\$220.36	\$238.69	\$261.61	\$279.56	\$327.00
57	\$170.09	\$211.73	\$233.83	\$253.39	\$277.66	\$296.76	\$347.09
58	\$179.90	\$223.98	\$247.30	\$268.06	\$293.74	\$313.92	\$367.20
59	\$189.77	\$236.24	\$260.85	\$282.72	\$309.81	\$331.10	\$387.30
60	\$199.64	\$248.50	\$274.35	\$297.43	\$325.91	\$348.31	\$407.40
61	\$218.37	\$271.86	\$300.25	\$325.36	\$356.52	\$381.04	\$445.67
62	\$237.14	\$295.21	\$326.13	\$353.27	\$387.17	\$413.79	\$483.93
63	\$255.87	\$318.56	\$352.03	\$381.20	\$417.78	\$446.49	\$522.23
64	\$274.62	\$341.90	\$377.94	\$409.16	\$448.37	\$479.22	\$560.49
65	\$293.40	\$365.23	\$403.80	\$437.11	\$478.98	\$511.94	\$598.76
66	\$327.38	\$407.54	\$450.35	\$487.71	\$534.50	\$571.24	\$668.09
67	\$361.38	\$449.85	\$496.87	\$538.34	\$589.97	\$630.54	\$737.47
68	\$395.37	\$492.21	\$543.37	\$588.98	\$645.47	\$689.84	\$806.85
69	\$429.35	\$534.49	\$589.89	\$639.63	\$700.96	\$749.15	\$876.21
70	\$463.32	\$576.80	\$636.44	\$690.28	\$756.47	\$808.47	\$945.61
71	\$527.66	\$656.84	\$724.78	\$786.05	\$861.45	\$920.69	\$1,076.81
72	\$591.92	\$736.89	\$813.11	\$881.85	\$966.43	\$1,032.90	\$1,208.05
73	\$656.24	\$816.97	\$901.47	\$977.67	\$1,071.44	\$1,145.08	\$1,339.27
74	\$720.56	\$897.04	\$989.80	\$1,073.48	\$1,176.40	\$1,257.29	\$1,470.52
75	\$784.86	\$977.07	\$1,078.18	\$1,169.27	\$1,281.42	\$1,369.53	\$1,601.74
76	\$883.34	\$1,099.69	\$1,213.19	\$1,315.99	\$1,442.22	\$1,541.36	\$1,802.77
77	\$981.84	\$1,222.31	\$1,348.13	\$1,462.73	\$1,603.03	\$1,713.21	\$2,003.78
78	\$1,080.32	\$1,344.92	\$1,483.18	\$1,609.47	\$1,763.80	\$1,885.09	\$2,204.75
79	\$1,178.82	\$1,467.52	\$1,618.19	\$1,756.19	\$1,924.65	\$2,056.93	\$2,405.77
80	\$1,277.31	\$1,590.10	\$1,753.17	\$1,902.97	\$2,085.43	\$2,228.79	\$2,606.79
81	\$1,430.62	\$1,780.94	\$1,963.57	\$2,131.29	\$2,335.67	\$2,496.24	\$2,919.61
82	\$1,583.88	\$1,971.77	\$2,173.97	\$2,359.65	\$2,585.91	\$2,763.72	\$3,232.38
83	\$1,737.16	\$2,162.57	\$2,384.31	\$2,588.02	\$2,836.19	\$3,031.14	\$3,545.24
84	\$1,890.40	\$2,353.40	\$2,594.74	\$2,816.36	\$3,086.41	\$3,298.63	\$3,858.03
85	\$2,043.70	\$2,544.22	\$2,805.09	\$3,044.70	\$3,336.69	\$3,566.08	\$4,170.86
86	\$2,329.84	\$2,900.41	\$3,197.80	\$3,470.99	\$3,803.82	\$4,065.34	\$4,754.78
87	\$2,615.92	\$3,256.59	\$3,590.51	\$3,897.23	\$4,270.93	\$4,564.60	\$5,338.68
88	\$2,902.08	\$3,612.79	\$3,983.22	\$4,323.48	\$4,738.08	\$5,063.81	\$5,922.59
89	\$3,188.17	\$3,968.97	\$4,375.94	\$4,749.76	\$5,205.23	\$5,563.06	\$6,506.51
90	\$3,474.31	\$4,325.16	\$4,768.64	\$5,176.03	\$5,672.36	\$6,062.32	\$7,090.42
91	\$3,760.41	\$4,681.34	\$5,161.34	\$5,602.27	\$6,139.47	\$6,561.59	\$7,674.33
92	\$4,046.56	\$5,037.54	\$5,554.06	\$6,028.53	\$6,606.61	\$7,060.82	\$8,258.27
93	\$4,332.68	\$5,393.72	\$5,946.80	\$6,454.79	\$7,073.74	\$7,560.06	\$8,842.19
94	\$4,618.81	\$5,749.95	\$6,339.51	\$6,881.03	\$7,540.88	\$8,059.30	\$9,426.11
95	\$4,904.90	\$6,106.12	\$6,732.20	\$7,307.34	\$8,008.01	\$8,558.58	\$10,010.02
96	\$5,272.75	\$6,564.08	\$7,237.14	\$7,855.33	\$8,608.63	\$9,200.45	\$10,760.78
97	\$5,640.67	\$7,022.04	\$7,742.05	\$8,403.42	\$9,209.22	\$9,842.35	\$11,511.50
98	\$6,008.50	\$7,479.98	\$8,246.97	\$8,951.47	\$9,809.82	\$10,484.25	\$12,262.27
99	\$6,376.39	\$7,937.93	\$8,751.88	\$9,499.53	\$10,410.40	\$11,126.14	\$13,013.03

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates After 6.77% Increase

100 Day Elimination Period

100% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$111.82	\$139.22	\$153.71	\$166.58	\$182.56	\$195.12	\$228.21
31	\$113.23	\$140.94	\$155.64	\$168.66	\$184.81	\$197.53	\$231.04
32	\$114.59	\$142.66	\$157.54	\$170.72	\$187.12	\$199.94	\$233.84
33	\$115.98	\$144.37	\$159.45	\$172.76	\$189.34	\$202.33	\$236.67
34	\$117.34	\$146.11	\$161.34	\$174.83	\$191.61	\$204.77	\$239.47
35	\$118.73	\$147.83	\$163.22	\$176.91	\$193.81	\$207.18	\$242.33
36	\$120.12	\$149.51	\$165.16	\$178.93	\$196.09	\$209.61	\$245.13
37	\$121.50	\$151.24	\$167.04	\$180.98	\$198.36	\$212.00	\$247.95
38	\$122.88	\$152.95	\$168.93	\$183.07	\$200.61	\$214.42	\$250.79
39	\$124.24	\$154.68	\$170.83	\$185.12	\$202.86	\$216.81	\$253.60
40	\$125.67	\$156.39	\$172.73	\$187.18	\$205.13	\$219.26	\$256.39
41	\$128.96	\$160.57	\$177.27	\$192.10	\$210.56	\$225.05	\$263.18
42	\$132.27	\$164.71	\$181.79	\$197.09	\$215.98	\$230.82	\$269.97
43	\$135.61	\$168.82	\$186.33	\$202.00	\$221.39	\$236.61	\$276.74
44	\$138.93	\$172.96	\$190.84	\$206.94	\$226.82	\$242.40	\$283.48
45	\$142.21	\$177.07	\$195.40	\$211.90	\$232.24	\$248.17	\$290.29
46	\$146.26	\$182.06	\$200.89	\$217.88	\$238.75	\$255.19	\$298.46
47	\$150.25	\$187.04	\$206.35	\$223.83	\$245.28	\$262.17	\$306.62
48	\$154.24	\$192.01	\$211.80	\$229.82	\$251.83	\$269.13	\$314.79
49	\$158.26	\$197.02	\$217.30	\$235.75	\$258.40	\$276.14	\$322.95
50	\$162.24	\$201.98	\$222.75	\$241.73	\$264.87	\$283.08	\$331.13
51	\$168.80	\$210.10	\$231.74	\$251.48	\$275.55	\$294.52	\$344.44
52	\$175.33	\$218.23	\$240.71	\$261.19	\$286.24	\$305.87	\$357.75
53	\$181.84	\$226.35	\$249.69	\$270.88	\$296.86	\$317.29	\$371.10
54	\$188.37	\$234.48	\$258.68	\$280.63	\$307.55	\$328.70	\$384.40
55	\$194.91	\$242.65	\$267.65	\$290.35	\$318.18	\$340.07	\$397.75
56	\$205.40	\$255.72	\$282.05	\$306.01	\$335.33	\$358.38	\$419.17
57	\$215.93	\$268.80	\$296.44	\$321.67	\$352.51	\$376.74	\$440.65
58	\$226.43	\$281.85	\$310.81	\$337.33	\$369.68	\$395.06	\$462.08
59	\$236.93	\$294.95	\$325.23	\$352.98	\$386.82	\$413.42	\$483.51
60	\$247.43	\$308.04	\$339.61	\$368.66	\$404.00	\$431.74	\$504.99
61	\$266.54	\$331.82	\$365.99	\$397.14	\$435.20	\$465.09	\$543.95
62	\$285.67	\$355.61	\$392.31	\$425.55	\$466.40	\$498.46	\$582.95
63	\$304.75	\$379.39	\$418.66	\$454.03	\$497.57	\$531.75	\$621.95
64	\$323.86	\$403.17	\$444.98	\$482.48	\$528.75	\$565.12	\$660.96
65	\$342.97	\$426.95	\$471.33	\$510.97	\$559.95	\$598.45	\$699.94
66	\$377.27	\$469.65	\$518.38	\$562.01	\$615.93	\$658.29	\$769.92
67	\$411.55	\$512.36	\$565.38	\$613.12	\$671.91	\$718.13	\$839.87
68	\$445.84	\$555.06	\$612.38	\$664.22	\$727.92	\$777.97	\$909.91
69	\$480.17	\$597.73	\$659.39	\$715.32	\$783.91	\$837.81	\$979.88
70	\$514.43	\$640.45	\$706.44	\$766.42	\$839.92	\$897.64	\$1,049.89
71	\$578.91	\$720.66	\$794.94	\$862.45	\$945.14	\$1,010.14	\$1,181.44
72	\$643.36	\$800.92	\$883.45	\$958.49	\$1,050.40	\$1,122.62	\$1,313.00
73	\$707.81	\$881.16	\$972.00	\$1,054.53	\$1,155.64	\$1,235.08	\$1,444.55
74	\$772.29	\$961.42	\$1,060.50	\$1,150.54	\$1,260.87	\$1,347.56	\$1,576.08
75	\$836.75	\$1,041.65	\$1,149.06	\$1,246.58	\$1,366.10	\$1,460.07	\$1,707.65
76	\$934.53	\$1,163.39	\$1,283.08	\$1,392.24	\$1,525.78	\$1,630.64	\$1,907.21
77	\$1,032.34	\$1,285.15	\$1,417.07	\$1,537.95	\$1,685.45	\$1,801.29	\$2,106.79
78	\$1,130.12	\$1,406.86	\$1,551.11	\$1,683.64	\$1,845.05	\$1,971.94	\$2,306.34
79	\$1,227.93	\$1,528.64	\$1,685.15	\$1,829.33	\$2,004.77	\$2,142.55	\$2,505.90
80	\$1,325.69	\$1,650.32	\$1,819.11	\$1,975.03	\$2,164.37	\$2,313.20	\$2,705.49
81	\$1,484.77	\$1,848.37	\$2,037.41	\$2,212.00	\$2,424.13	\$2,590.78	\$3,030.16
82	\$1,643.85	\$2,046.42	\$2,255.73	\$2,449.00	\$2,683.86	\$2,868.34	\$3,354.81
83	\$1,802.94	\$2,244.43	\$2,474.04	\$2,686.02	\$2,943.55	\$3,145.93	\$3,679.49
84	\$1,962.01	\$2,442.51	\$2,692.35	\$2,923.01	\$3,203.28	\$3,423.53	\$4,004.11
85	\$2,121.11	\$2,640.55	\$2,910.62	\$3,160.01	\$3,463.03	\$3,701.11	\$4,328.79
86	\$2,418.06	\$3,010.21	\$3,318.11	\$3,602.42	\$3,947.85	\$4,219.27	\$4,934.81
87	\$2,715.00	\$3,379.94	\$3,725.59	\$4,044.84	\$4,432.67	\$4,737.44	\$5,540.83
88	\$3,011.95	\$3,749.56	\$4,133.07	\$4,487.19	\$4,917.49	\$5,255.56	\$6,146.88
89	\$3,308.91	\$4,119.25	\$4,540.57	\$4,929.60	\$5,402.32	\$5,773.71	\$6,752.86
90	\$3,605.85	\$4,488.96	\$4,948.04	\$5,372.00	\$5,887.13	\$6,291.87	\$7,358.90
91	\$3,902.81	\$4,858.62	\$5,355.53	\$5,814.41	\$6,371.99	\$6,810.04	\$7,964.93
92	\$4,199.79	\$5,228.30	\$5,763.02	\$6,256.80	\$6,856.79	\$7,328.18	\$8,570.99
93	\$4,496.74	\$5,597.94	\$6,170.49	\$6,699.22	\$7,341.61	\$7,846.33	\$9,177.01
94	\$4,793.70	\$5,967.66	\$6,577.99	\$7,141.59	\$7,826.43	\$8,364.49	\$9,783.02
95	\$5,090.61	\$6,337.32	\$6,985.49	\$7,584.00	\$8,311.23	\$8,882.65	\$10,389.07
96	\$5,472.44	\$6,812.65	\$7,509.42	\$8,152.78	\$8,934.62	\$9,548.85	\$11,168.21
97	\$5,854.23	\$7,287.93	\$8,033.30	\$8,721.63	\$9,557.92	\$10,215.06	\$11,947.43
98	\$6,236.02	\$7,763.25	\$8,557.21	\$9,290.44	\$10,181.27	\$10,881.25	\$12,726.59
99	\$6,617.84	\$8,238.52	\$9,081.11	\$9,859.23	\$10,804.63	\$11,547.42	\$13,505.79

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates After 6.77% Increase

100 Day Elimination Period

75% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$44.89	\$55.88	\$62.17	\$66.88	\$73.31	\$78.36	\$91.65
31	\$45.45	\$56.59	\$62.95	\$67.70	\$74.19	\$79.31	\$92.75
32	\$46.00	\$57.26	\$63.68	\$68.50	\$75.12	\$80.27	\$93.89
33	\$46.54	\$57.98	\$64.46	\$69.40	\$76.01	\$81.25	\$95.04
34	\$47.12	\$58.68	\$65.24	\$70.20	\$76.93	\$82.19	\$96.16
35	\$47.67	\$59.35	\$66.01	\$71.02	\$77.86	\$83.18	\$97.29
36	\$48.22	\$60.04	\$66.77	\$71.86	\$78.73	\$84.16	\$98.40
37	\$48.77	\$60.73	\$67.55	\$72.67	\$79.64	\$85.12	\$99.56
38	\$49.33	\$61.41	\$68.31	\$73.49	\$80.55	\$86.09	\$100.67
39	\$49.88	\$62.12	\$69.07	\$74.33	\$81.47	\$87.07	\$101.81
40	\$50.42	\$62.79	\$69.84	\$75.16	\$82.36	\$88.02	\$102.95
41	\$51.45	\$64.05	\$71.24	\$76.65	\$84.00	\$89.77	\$104.97
42	\$52.45	\$65.30	\$72.64	\$78.12	\$85.63	\$91.50	\$107.04
43	\$53.46	\$66.52	\$74.02	\$79.63	\$87.25	\$93.25	\$109.05
44	\$54.44	\$67.79	\$75.45	\$81.08	\$88.90	\$94.98	\$111.09
45	\$55.43	\$69.01	\$76.85	\$82.60	\$90.49	\$96.73	\$113.13
46	\$56.92	\$70.81	\$78.81	\$84.76	\$92.90	\$99.29	\$116.12
47	\$58.35	\$72.64	\$80.84	\$86.95	\$95.26	\$101.81	\$119.09
48	\$59.79	\$74.47	\$82.82	\$89.10	\$97.64	\$104.36	\$122.06
49	\$61.25	\$76.26	\$84.82	\$91.28	\$100.02	\$106.91	\$125.02
50	\$62.73	\$78.09	\$86.81	\$93.43	\$102.40	\$109.45	\$127.99
51	\$65.42	\$81.43	\$90.56	\$97.47	\$106.81	\$114.16	\$133.51
52	\$68.12	\$84.82	\$94.31	\$101.51	\$111.22	\$118.88	\$139.04
53	\$70.81	\$88.18	\$98.04	\$105.55	\$115.64	\$123.59	\$144.57
54	\$73.56	\$91.56	\$101.77	\$109.57	\$120.07	\$128.28	\$150.08
55	\$76.24	\$94.91	\$105.50	\$113.59	\$124.47	\$133.05	\$155.59
56	\$81.43	\$101.39	\$112.62	\$121.32	\$132.96	\$142.09	\$166.19
57	\$86.65	\$107.87	\$119.76	\$129.06	\$141.46	\$151.18	\$176.81
58	\$91.82	\$114.34	\$126.92	\$136.83	\$149.94	\$160.27	\$187.45
59	\$97.03	\$120.80	\$134.01	\$144.60	\$158.43	\$169.35	\$198.05
60	\$102.23	\$127.28	\$141.16	\$152.33	\$166.93	\$178.39	\$208.66
61	\$113.88	\$141.76	\$157.30	\$169.66	\$185.91	\$198.70	\$232.40
62	\$125.52	\$156.24	\$173.43	\$186.96	\$204.91	\$218.97	\$256.12
63	\$137.14	\$170.70	\$189.53	\$204.28	\$223.92	\$239.29	\$279.87
64	\$148.75	\$185.19	\$205.69	\$221.62	\$242.87	\$259.59	\$303.58
65	\$160.39	\$199.66	\$221.81	\$238.94	\$261.86	\$279.87	\$327.35
66	\$183.20	\$228.07	\$253.12	\$272.94	\$299.12	\$319.70	\$373.90
67	\$206.03	\$256.47	\$284.39	\$306.96	\$336.38	\$359.52	\$420.49
68	\$228.85	\$284.91	\$315.70	\$340.95	\$373.62	\$399.33	\$467.04
69	\$251.68	\$313.30	\$346.98	\$374.94	\$410.89	\$439.15	\$513.62
70	\$274.47	\$341.72	\$378.28	\$408.94	\$448.17	\$478.97	\$560.19
71	\$319.39	\$397.61	\$440.03	\$475.83	\$521.44	\$557.30	\$651.80
72	\$364.28	\$453.49	\$501.83	\$542.72	\$594.73	\$635.64	\$743.41
73	\$409.19	\$509.38	\$563.60	\$609.59	\$668.05	\$713.97	\$835.04
74	\$454.06	\$565.24	\$625.36	\$676.46	\$741.33	\$792.29	\$926.67
75	\$498.97	\$621.15	\$687.14	\$743.35	\$814.63	\$870.65	\$1,018.30
76	\$573.82	\$714.32	\$789.78	\$854.86	\$936.85	\$1,001.25	\$1,171.03
77	\$648.64	\$807.50	\$892.43	\$966.34	\$1,059.03	\$1,131.84	\$1,323.79
78	\$723.49	\$900.69	\$995.13	\$1,077.85	\$1,181.24	\$1,262.42	\$1,476.54
79	\$798.34	\$993.87	\$1,097.75	\$1,189.38	\$1,303.43	\$1,393.06	\$1,629.29
80	\$873.21	\$1,087.05	\$1,200.42	\$1,300.88	\$1,425.64	\$1,523.66	\$1,782.06
81	\$977.98	\$1,217.49	\$1,344.46	\$1,457.00	\$1,596.72	\$1,706.50	\$1,995.88
82	\$1,082.77	\$1,347.94	\$1,488.49	\$1,613.10	\$1,767.77	\$1,889.31	\$2,209.72
83	\$1,187.57	\$1,478.40	\$1,632.56	\$1,769.21	\$1,938.86	\$2,072.16	\$2,423.56
84	\$1,292.35	\$1,608.82	\$1,776.62	\$1,925.34	\$2,109.92	\$2,254.99	\$2,637.41
85	\$1,397.13	\$1,739.28	\$1,920.65	\$2,081.44	\$2,281.01	\$2,437.84	\$2,851.28
86	\$1,592.71	\$1,982.75	\$2,189.56	\$2,372.82	\$2,600.36	\$2,779.13	\$3,250.44
87	\$1,788.30	\$2,226.28	\$2,458.44	\$2,664.25	\$2,919.70	\$3,120.44	\$3,649.62
88	\$1,983.93	\$2,469.76	\$2,727.35	\$2,955.64	\$3,239.04	\$3,461.74	\$4,048.79
89	\$2,179.51	\$2,713.29	\$2,996.23	\$3,247.01	\$3,558.41	\$3,803.01	\$4,447.95
90	\$2,375.10	\$2,956.77	\$3,265.10	\$3,538.41	\$3,877.74	\$4,144.30	\$4,847.18
91	\$2,570.72	\$3,200.25	\$3,534.00	\$3,829.81	\$4,197.08	\$4,485.61	\$5,246.33
92	\$2,766.28	\$3,443.77	\$3,802.88	\$4,121.23	\$4,516.41	\$4,826.90	\$5,645.51
93	\$2,961.91	\$3,687.24	\$4,071.79	\$4,412.61	\$4,835.76	\$5,168.19	\$6,044.69
94	\$3,157.48	\$3,930.77	\$4,340.68	\$4,704.03	\$5,155.07	\$5,509.51	\$6,443.87
95	\$3,353.08	\$4,174.25	\$4,609.58	\$4,995.42	\$5,474.41	\$5,850.80	\$6,843.04
96	\$3,604.54	\$4,487.34	\$4,955.31	\$5,370.09	\$5,885.01	\$6,289.61	\$7,356.28
97	\$3,856.05	\$4,800.40	\$5,301.00	\$5,744.75	\$6,295.59	\$6,728.42	\$7,869.48
98	\$4,107.54	\$5,113.47	\$5,646.72	\$6,119.37	\$6,706.17	\$7,167.21	\$8,382.74
99	\$4,359.02	\$5,426.53	\$5,992.47	\$6,494.05	\$7,116.77	\$7,606.06	\$8,895.95

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates After 6.77% Increase

100 Day Elimination Period

75% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$71.84	\$89.41	\$98.99	\$107.04	\$117.27	\$125.36	\$146.62
31	\$72.73	\$90.52	\$100.23	\$108.35	\$118.72	\$126.92	\$148.42
32	\$73.61	\$91.64	\$101.43	\$109.62	\$120.18	\$128.42	\$150.22
33	\$74.46	\$92.77	\$102.67	\$111.02	\$121.60	\$130.00	\$152.09
34	\$75.39	\$93.87	\$103.91	\$112.30	\$123.07	\$131.52	\$153.88
35	\$76.27	\$94.96	\$105.13	\$113.63	\$124.55	\$133.08	\$155.66
36	\$77.17	\$96.05	\$106.32	\$114.97	\$125.99	\$134.65	\$157.45
37	\$78.08	\$97.16	\$107.58	\$116.27	\$127.43	\$136.20	\$159.28
38	\$78.94	\$98.28	\$108.78	\$117.59	\$128.90	\$137.71	\$161.09
39	\$79.81	\$99.39	\$109.97	\$118.93	\$130.35	\$139.30	\$162.91
40	\$80.68	\$100.49	\$111.23	\$120.23	\$131.78	\$140.84	\$164.72
41	\$82.85	\$103.16	\$114.19	\$123.44	\$135.29	\$144.59	\$169.07
42	\$85.01	\$105.82	\$117.20	\$126.65	\$138.78	\$148.31	\$173.48
43	\$87.17	\$108.46	\$120.13	\$129.82	\$142.27	\$152.05	\$177.84
44	\$89.28	\$111.16	\$123.12	\$132.98	\$145.77	\$155.80	\$182.21
45	\$91.43	\$113.80	\$126.08	\$136.24	\$149.25	\$159.56	\$186.59
46	\$94.40	\$117.46	\$130.08	\$140.58	\$154.06	\$164.68	\$192.56
47	\$97.30	\$121.12	\$134.08	\$144.97	\$158.83	\$169.76	\$198.58
48	\$100.23	\$124.78	\$138.04	\$149.31	\$163.65	\$174.89	\$204.56
49	\$103.16	\$128.41	\$142.06	\$153.70	\$168.40	\$179.99	\$210.54
50	\$106.10	\$132.08	\$146.02	\$158.03	\$173.21	\$185.12	\$216.51
51	\$111.14	\$138.36	\$152.98	\$165.59	\$181.45	\$193.92	\$226.84
52	\$116.19	\$144.68	\$159.90	\$173.13	\$189.73	\$202.78	\$237.15
53	\$121.23	\$150.94	\$166.81	\$180.67	\$197.95	\$211.56	\$247.47
54	\$126.32	\$157.27	\$173.73	\$188.20	\$206.24	\$220.37	\$257.80
55	\$131.34	\$163.54	\$180.64	\$195.73	\$214.50	\$229.24	\$268.10
56	\$139.97	\$174.27	\$192.48	\$208.53	\$228.52	\$244.23	\$285.68
57	\$148.59	\$184.97	\$204.32	\$221.36	\$242.62	\$259.30	\$303.28
58	\$157.21	\$195.70	\$216.19	\$234.21	\$256.65	\$274.32	\$320.84
59	\$165.80	\$206.43	\$228.01	\$247.04	\$270.72	\$289.37	\$338.40
60	\$174.41	\$217.14	\$239.88	\$259.86	\$284.78	\$304.36	\$355.99
61	\$190.88	\$237.61	\$262.59	\$284.37	\$311.64	\$333.09	\$389.58
62	\$207.37	\$258.12	\$285.28	\$308.90	\$338.54	\$361.79	\$423.14
63	\$223.82	\$278.60	\$308.00	\$333.41	\$365.40	\$390.49	\$456.73
64	\$240.24	\$299.09	\$330.71	\$357.90	\$392.24	\$419.22	\$490.28
65	\$256.71	\$319.57	\$353.43	\$382.44	\$419.09	\$447.93	\$523.90
66	\$286.54	\$356.75	\$394.38	\$426.91	\$467.85	\$500.03	\$584.83
67	\$316.42	\$393.86	\$435.27	\$471.41	\$516.60	\$552.10	\$645.77
68	\$346.28	\$431.07	\$476.25	\$515.85	\$565.29	\$604.19	\$706.64
69	\$376.13	\$468.23	\$517.17	\$560.31	\$614.06	\$656.28	\$767.60
70	\$405.95	\$505.38	\$558.07	\$604.82	\$662.82	\$708.37	\$828.49
71	\$462.48	\$575.72	\$635.66	\$688.96	\$755.02	\$806.96	\$943.82
72	\$518.96	\$646.06	\$713.31	\$773.19	\$847.29	\$905.55	\$1,059.13
73	\$575.48	\$716.39	\$790.90	\$857.34	\$939.57	\$1,004.14	\$1,174.46
74	\$631.98	\$786.72	\$868.49	\$941.52	\$1,031.81	\$1,102.70	\$1,289.72
75	\$688.48	\$857.09	\$946.10	\$1,025.69	\$1,124.05	\$1,201.31	\$1,405.06
76	\$775.11	\$964.93	\$1,064.90	\$1,154.77	\$1,265.54	\$1,352.52	\$1,581.89
77	\$861.75	\$1,072.81	\$1,183.67	\$1,283.82	\$1,406.95	\$1,503.70	\$1,758.69
78	\$948.38	\$1,180.65	\$1,302.50	\$1,412.90	\$1,548.42	\$1,654.85	\$1,935.50
79	\$1,035.05	\$1,288.52	\$1,421.26	\$1,542.00	\$1,689.87	\$1,806.07	\$2,112.34
80	\$1,121.71	\$1,396.43	\$1,540.06	\$1,671.07	\$1,831.32	\$1,957.27	\$2,289.17
81	\$1,256.31	\$1,563.96	\$1,724.84	\$1,871.64	\$2,051.12	\$2,192.10	\$2,563.85
82	\$1,390.91	\$1,731.52	\$1,909.68	\$2,072.14	\$2,270.84	\$2,426.96	\$2,838.55
83	\$1,525.52	\$1,899.10	\$2,094.48	\$2,272.68	\$2,490.60	\$2,661.84	\$3,113.27
84	\$1,660.11	\$2,066.65	\$2,279.28	\$2,473.22	\$2,710.39	\$2,896.68	\$3,387.97
85	\$1,794.72	\$2,234.23	\$2,464.08	\$2,673.76	\$2,930.14	\$3,131.59	\$3,662.67
86	\$2,045.95	\$2,547.03	\$2,809.06	\$3,048.08	\$3,340.36	\$3,569.99	\$4,175.44
87	\$2,297.21	\$2,859.83	\$3,154.00	\$3,422.39	\$3,750.58	\$4,008.42	\$4,688.21
88	\$2,548.49	\$3,172.61	\$3,499.03	\$3,796.74	\$4,160.80	\$4,446.83	\$5,201.00
89	\$2,799.75	\$3,485.42	\$3,843.97	\$4,171.03	\$4,571.02	\$4,885.25	\$5,713.74
90	\$3,051.00	\$3,798.20	\$4,188.93	\$4,545.37	\$4,981.23	\$5,323.69	\$6,226.55
91	\$3,302.28	\$4,110.98	\$4,533.90	\$4,919.71	\$5,391.46	\$5,762.10	\$6,739.32
92	\$3,553.51	\$4,423.79	\$4,878.87	\$5,294.02	\$5,801.71	\$6,200.53	\$7,252.09
93	\$3,804.80	\$4,736.54	\$5,223.87	\$5,668.32	\$6,211.88	\$6,638.94	\$7,764.85
94	\$4,056.02	\$5,049.37	\$5,568.79	\$6,042.68	\$6,622.09	\$7,077.35	\$8,277.64
95	\$4,307.26	\$5,362.13	\$5,913.79	\$6,417.00	\$7,032.29	\$7,515.77	\$8,790.39
96	\$4,630.34	\$5,764.31	\$6,357.33	\$6,898.26	\$7,559.74	\$8,079.46	\$9,449.69
97	\$4,953.39	\$6,166.48	\$6,800.84	\$7,379.56	\$8,087.17	\$8,643.17	\$10,108.95
98	\$5,276.44	\$6,568.65	\$7,244.37	\$7,860.80	\$8,614.58	\$9,206.84	\$10,768.26
99	\$5,599.46	\$6,970.78	\$7,687.93	\$8,342.08	\$9,142.00	\$9,770.52	\$11,427.52

Policy Form Series: LTC-VAL
Value
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$97.77	\$121.69	\$134.51	\$145.65	\$159.60	\$170.58	\$199.52
31	\$98.97	\$123.19	\$136.18	\$147.43	\$161.57	\$172.70	\$201.98
32	\$100.18	\$124.71	\$137.81	\$149.22	\$163.55	\$174.79	\$204.45
33	\$101.36	\$126.22	\$139.50	\$151.05	\$165.53	\$176.92	\$206.92
34	\$102.61	\$127.70	\$141.19	\$152.84	\$167.50	\$178.99	\$209.38
35	\$103.80	\$129.22	\$142.83	\$154.64	\$169.48	\$181.12	\$211.85
36	\$105.02	\$130.71	\$144.48	\$156.42	\$171.43	\$183.22	\$214.30
37	\$106.20	\$132.26	\$146.18	\$158.21	\$173.41	\$185.32	\$216.77
38	\$107.40	\$133.74	\$147.81	\$160.04	\$175.40	\$187.45	\$219.22
39	\$108.62	\$135.23	\$149.49	\$161.84	\$177.36	\$189.57	\$221.71
40	\$109.81	\$136.75	\$151.18	\$163.65	\$179.34	\$191.65	\$224.18
41	\$112.76	\$140.38	\$155.14	\$168.01	\$184.09	\$196.75	\$230.09
42	\$115.68	\$143.99	\$159.10	\$172.30	\$188.83	\$201.80	\$236.07
43	\$118.60	\$147.60	\$163.11	\$176.65	\$193.62	\$206.89	\$242.00
44	\$121.47	\$151.26	\$167.10	\$180.96	\$198.36	\$211.98	\$247.92
45	\$124.41	\$154.87	\$171.09	\$185.33	\$203.09	\$217.07	\$253.87
46	\$127.89	\$159.16	\$175.83	\$190.53	\$208.80	\$223.14	\$260.97
47	\$131.34	\$163.52	\$180.60	\$195.70	\$214.44	\$229.17	\$268.08
48	\$134.82	\$167.86	\$185.34	\$200.85	\$220.11	\$235.27	\$275.16
49	\$138.27	\$172.15	\$190.11	\$206.04	\$225.75	\$241.32	\$282.23
50	\$141.78	\$176.49	\$194.84	\$211.20	\$231.46	\$247.36	\$289.32
51	\$147.47	\$183.62	\$202.72	\$219.71	\$240.81	\$257.34	\$301.00
52	\$153.23	\$190.73	\$210.60	\$228.27	\$250.14	\$267.37	\$312.68
53	\$158.95	\$197.83	\$218.42	\$236.79	\$259.47	\$277.32	\$324.36
54	\$164.68	\$205.01	\$226.29	\$245.31	\$268.82	\$287.25	\$336.00
55	\$170.36	\$212.09	\$234.12	\$253.84	\$278.19	\$297.29	\$347.72
56	\$179.54	\$223.52	\$246.69	\$267.48	\$293.12	\$313.29	\$366.43
57	\$188.74	\$234.94	\$259.27	\$281.16	\$308.14	\$329.32	\$385.15
58	\$197.87	\$246.36	\$271.84	\$294.83	\$323.09	\$345.30	\$403.89
59	\$207.05	\$257.79	\$284.37	\$308.50	\$338.06	\$361.34	\$422.61
60	\$216.23	\$269.18	\$296.96	\$322.14	\$353.05	\$377.29	\$441.31
61	\$233.04	\$290.06	\$320.10	\$347.13	\$380.44	\$406.59	\$475.56
62	\$249.80	\$310.98	\$343.24	\$372.14	\$407.82	\$435.83	\$509.74
63	\$266.55	\$331.81	\$366.36	\$397.09	\$435.22	\$465.09	\$543.99
64	\$283.30	\$352.70	\$389.53	\$422.07	\$462.54	\$494.37	\$578.16
65	\$300.08	\$373.59	\$412.63	\$447.05	\$489.91	\$523.63	\$612.42
66	\$330.21	\$411.11	\$453.99	\$491.97	\$539.15	\$576.23	\$673.92
67	\$360.37	\$448.61	\$495.27	\$536.91	\$588.35	\$628.84	\$735.44
68	\$390.52	\$486.16	\$536.60	\$581.78	\$637.58	\$681.42	\$796.96
69	\$420.68	\$523.68	\$577.89	\$626.66	\$686.78	\$734.02	\$858.49
70	\$450.79	\$561.21	\$619.22	\$671.62	\$736.00	\$786.62	\$919.99
71	\$507.44	\$631.69	\$696.98	\$755.96	\$828.45	\$885.39	\$1,035.58
72	\$564.08	\$702.19	\$774.77	\$840.34	\$920.90	\$984.20	\$1,151.12
73	\$620.69	\$772.67	\$852.55	\$924.67	\$1,013.35	\$1,083.02	\$1,266.69
74	\$677.29	\$843.15	\$930.32	\$1,009.06	\$1,105.81	\$1,181.82	\$1,382.23
75	\$733.92	\$913.68	\$1,008.09	\$1,093.42	\$1,198.25	\$1,280.63	\$1,497.83
76	\$819.97	\$1,020.77	\$1,126.03	\$1,221.60	\$1,338.74	\$1,430.76	\$1,673.40
77	\$905.99	\$1,127.86	\$1,243.95	\$1,349.75	\$1,479.19	\$1,580.88	\$1,848.99
78	\$992.04	\$1,235.01	\$1,361.94	\$1,477.92	\$1,619.70	\$1,731.03	\$2,024.59
79	\$1,078.08	\$1,342.09	\$1,479.84	\$1,606.12	\$1,760.13	\$1,881.15	\$2,200.17
80	\$1,164.15	\$1,449.26	\$1,597.80	\$1,734.29	\$1,900.62	\$2,031.31	\$2,375.82
81	\$1,303.81	\$1,623.13	\$1,789.51	\$1,942.43	\$2,128.72	\$2,275.07	\$2,660.85
82	\$1,443.50	\$1,797.05	\$1,981.25	\$2,150.54	\$2,356.76	\$2,518.79	\$2,945.95
83	\$1,583.22	\$1,970.95	\$2,173.00	\$2,358.64	\$2,584.84	\$2,762.58	\$3,231.05
84	\$1,722.93	\$2,144.84	\$2,364.75	\$2,566.80	\$2,812.92	\$3,006.28	\$3,516.15
85	\$1,862.60	\$2,318.75	\$2,556.43	\$2,774.93	\$3,040.99	\$3,250.08	\$3,801.23
86	\$2,123.38	\$2,643.36	\$2,914.35	\$3,163.40	\$3,466.72	\$3,705.07	\$4,333.40
87	\$2,384.11	\$2,968.01	\$3,272.28	\$3,551.88	\$3,892.48	\$4,160.08	\$4,865.60
88	\$2,644.91	\$3,292.64	\$3,630.20	\$3,940.37	\$4,318.22	\$4,615.09	\$5,397.75
89	\$2,905.71	\$3,617.28	\$3,988.09	\$4,328.84	\$4,743.97	\$5,070.10	\$5,929.91
90	\$3,166.42	\$3,941.89	\$4,345.98	\$4,717.33	\$5,169.71	\$5,525.07	\$6,462.13
91	\$3,427.19	\$4,266.52	\$4,703.89	\$5,105.83	\$5,595.45	\$5,980.10	\$6,994.25
92	\$3,687.92	\$4,591.12	\$5,061.79	\$5,494.30	\$6,021.17	\$6,435.12	\$7,526.46
93	\$3,948.75	\$4,915.75	\$5,419.70	\$5,882.76	\$6,446.89	\$6,890.12	\$8,058.64
94	\$4,209.48	\$5,240.38	\$5,777.59	\$6,271.29	\$6,872.65	\$7,345.13	\$8,590.77
95	\$4,470.25	\$5,565.03	\$6,135.49	\$6,659.76	\$7,298.35	\$7,800.13	\$9,122.96
96	\$4,805.52	\$5,982.40	\$6,595.69	\$7,159.29	\$7,845.76	\$8,385.15	\$9,807.22
97	\$5,140.79	\$6,399.78	\$7,055.80	\$7,658.74	\$8,393.13	\$8,970.15	\$10,491.41
98	\$5,476.08	\$6,817.15	\$7,516.00	\$8,158.20	\$8,940.51	\$9,555.15	\$11,175.66
99	\$5,811.31	\$7,234.53	\$7,976.17	\$8,657.69	\$9,487.90	\$10,140.19	\$11,859.86

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates After 6.77% Increase

100 Day Elimination Period

50% Home Care

No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$38.35	\$47.79	\$53.33	\$57.21	\$62.67	\$66.98	\$78.36
31	\$38.85	\$48.39	\$54.00	\$57.90	\$63.44	\$67.80	\$79.31
32	\$39.34	\$48.96	\$54.67	\$58.58	\$64.21	\$68.63	\$80.27
33	\$39.79	\$49.55	\$55.31	\$59.32	\$64.99	\$69.48	\$81.25
34	\$40.29	\$50.16	\$55.99	\$60.03	\$65.79	\$70.30	\$82.19
35	\$40.76	\$50.74	\$56.64	\$60.71	\$66.56	\$71.12	\$83.18
36	\$41.22	\$51.34	\$57.30	\$61.42	\$67.32	\$71.96	\$84.13
37	\$41.72	\$51.90	\$57.98	\$62.15	\$68.09	\$72.76	\$85.12
38	\$42.18	\$52.53	\$58.61	\$62.84	\$68.88	\$73.60	\$86.09
39	\$42.64	\$53.09	\$59.27	\$63.54	\$69.65	\$74.44	\$87.07
40	\$43.14	\$53.68	\$59.93	\$64.29	\$70.41	\$75.26	\$88.02
41	\$43.99	\$54.78	\$61.13	\$65.57	\$71.83	\$76.78	\$89.80
42	\$44.88	\$55.87	\$62.32	\$66.86	\$73.27	\$78.29	\$91.58
43	\$45.72	\$56.95	\$63.49	\$68.15	\$74.69	\$79.83	\$93.35
44	\$46.63	\$58.04	\$64.67	\$69.43	\$76.12	\$81.35	\$95.14
45	\$47.50	\$59.12	\$65.90	\$70.76	\$77.54	\$82.85	\$96.92
46	\$48.70	\$60.65	\$67.52	\$72.59	\$79.52	\$85.01	\$99.42
47	\$49.95	\$62.17	\$69.19	\$74.39	\$81.53	\$87.11	\$101.93
48	\$51.17	\$63.68	\$70.85	\$76.22	\$83.49	\$89.25	\$104.40
49	\$52.37	\$65.22	\$72.50	\$78.02	\$85.52	\$91.40	\$106.90
50	\$53.59	\$66.72	\$74.18	\$79.84	\$87.51	\$93.53	\$109.39
51	\$55.90	\$69.58	\$77.37	\$83.31	\$91.28	\$97.53	\$114.07
52	\$58.19	\$72.48	\$80.58	\$86.72	\$95.05	\$101.58	\$118.81
53	\$60.54	\$75.33	\$83.80	\$90.17	\$98.80	\$105.61	\$123.51
54	\$62.83	\$78.21	\$86.97	\$93.59	\$102.55	\$109.64	\$128.20
55	\$65.14	\$81.07	\$90.19	\$97.03	\$106.32	\$113.64	\$132.90
56	\$69.57	\$86.60	\$96.31	\$103.64	\$113.59	\$121.39	\$141.97
57	\$74.01	\$92.15	\$102.38	\$110.28	\$120.83	\$129.16	\$151.05
58	\$78.43	\$97.68	\$108.46	\$116.86	\$128.09	\$136.90	\$160.11
59	\$82.89	\$103.20	\$114.56	\$123.48	\$135.34	\$144.63	\$169.16
60	\$87.32	\$108.72	\$120.64	\$130.10	\$142.59	\$152.38	\$178.22
61	\$97.33	\$121.15	\$134.55	\$145.00	\$158.93	\$169.81	\$198.61
62	\$107.34	\$133.61	\$148.43	\$159.90	\$175.26	\$187.30	\$219.06
63	\$117.34	\$146.06	\$162.32	\$174.80	\$191.58	\$204.75	\$239.46
64	\$127.34	\$158.52	\$176.22	\$189.71	\$207.90	\$222.19	\$259.86
65	\$137.36	\$170.98	\$190.08	\$204.61	\$224.24	\$239.66	\$280.26
66	\$156.96	\$195.40	\$217.01	\$233.84	\$256.24	\$273.91	\$320.32
67	\$176.59	\$219.83	\$243.97	\$263.05	\$288.27	\$308.11	\$360.37
68	\$196.18	\$244.26	\$270.93	\$292.29	\$320.32	\$342.34	\$400.39
69	\$215.78	\$268.65	\$297.86	\$321.48	\$352.32	\$376.57	\$440.43
70	\$235.43	\$293.08	\$324.79	\$350.73	\$384.35	\$410.79	\$480.47
71	\$274.04	\$341.16	\$377.91	\$408.27	\$447.42	\$478.17	\$559.27
72	\$312.65	\$389.20	\$431.02	\$465.79	\$510.45	\$545.54	\$638.07
73	\$351.27	\$437.29	\$484.17	\$523.31	\$573.52	\$612.93	\$716.84
74	\$389.87	\$485.37	\$537.30	\$580.84	\$636.54	\$680.30	\$795.65
75	\$428.51	\$533.44	\$590.44	\$638.39	\$699.58	\$747.69	\$874.46
76	\$492.95	\$613.69	\$678.89	\$734.42	\$804.84	\$860.19	\$1,006.06
77	\$557.46	\$693.95	\$767.35	\$830.48	\$910.11	\$972.66	\$1,137.62
78	\$621.94	\$774.23	\$855.80	\$926.54	\$1,015.38	\$1,085.18	\$1,269.21
79	\$686.38	\$854.48	\$944.25	\$1,022.61	\$1,120.65	\$1,197.66	\$1,400.80
80	\$750.85	\$934.73	\$1,032.71	\$1,118.63	\$1,225.90	\$1,310.17	\$1,532.35
81	\$840.96	\$1,046.92	\$1,156.64	\$1,252.86	\$1,372.99	\$1,467.39	\$1,716.24
82	\$931.07	\$1,159.10	\$1,280.58	\$1,387.10	\$1,520.10	\$1,624.63	\$1,900.13
83	\$1,021.18	\$1,271.26	\$1,404.51	\$1,521.33	\$1,667.21	\$1,781.83	\$2,084.01
84	\$1,111.27	\$1,383.43	\$1,528.41	\$1,655.56	\$1,814.34	\$1,939.05	\$2,267.90
85	\$1,201.40	\$1,495.59	\$1,652.36	\$1,789.83	\$1,961.43	\$2,096.28	\$2,451.79
86	\$1,369.56	\$1,704.98	\$1,883.68	\$2,040.35	\$2,236.01	\$2,389.73	\$2,795.01
87	\$1,537.78	\$1,914.35	\$2,115.00	\$2,290.95	\$2,510.61	\$2,683.24	\$3,138.28
88	\$1,705.95	\$2,123.73	\$2,346.31	\$2,541.52	\$2,785.26	\$2,976.70	\$3,481.53
89	\$1,874.16	\$2,333.12	\$2,577.67	\$2,792.10	\$3,059.84	\$3,270.17	\$3,824.78
90	\$2,042.34	\$2,542.50	\$2,808.99	\$3,042.66	\$3,334.44	\$3,563.65	\$4,168.03
91	\$2,210.52	\$2,751.88	\$3,040.32	\$3,293.25	\$3,609.03	\$3,857.15	\$4,511.28
92	\$2,378.72	\$2,961.27	\$3,271.65	\$3,543.79	\$3,883.64	\$4,150.61	\$4,854.53
93	\$2,546.90	\$3,170.65	\$3,502.98	\$3,794.39	\$4,158.24	\$4,444.10	\$5,197.78
94	\$2,715.10	\$3,380.04	\$3,734.31	\$4,044.96	\$4,432.82	\$4,737.56	\$5,541.02
95	\$2,883.29	\$3,589.42	\$3,965.64	\$4,295.50	\$4,707.41	\$5,031.07	\$5,884.29
96	\$3,099.57	\$3,858.60	\$4,263.08	\$4,617.67	\$5,060.45	\$5,408.38	\$6,325.60
97	\$3,315.80	\$4,127.82	\$4,560.51	\$4,939.84	\$5,413.56	\$5,785.72	\$6,766.93
98	\$3,532.05	\$4,397.03	\$4,857.92	\$5,262.00	\$5,766.62	\$6,163.05	\$7,208.23
99	\$3,748.29	\$4,666.22	\$5,155.34	\$5,584.18	\$6,119.65	\$6,540.39	\$7,649.57

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates After 6.77% Increase

100 Day Elimination Period

50% Home Care

5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$61.37	\$76.48	\$84.68	\$91.52	\$100.29	\$107.17	\$125.36
31	\$62.18	\$77.42	\$85.72	\$92.63	\$101.49	\$108.50	\$126.87
32	\$62.93	\$78.33	\$86.78	\$93.74	\$102.76	\$109.82	\$128.42
33	\$63.70	\$79.30	\$87.80	\$94.91	\$104.00	\$111.14	\$130.00
34	\$64.45	\$80.24	\$88.86	\$96.04	\$105.23	\$112.47	\$131.52
35	\$65.19	\$81.20	\$89.88	\$97.17	\$106.50	\$113.77	\$133.08
36	\$65.98	\$82.14	\$90.95	\$98.29	\$107.70	\$115.12	\$134.64
37	\$66.76	\$83.08	\$92.03	\$99.42	\$108.96	\$116.43	\$136.20
38	\$67.50	\$84.04	\$93.03	\$100.54	\$110.19	\$117.77	\$137.71
39	\$68.21	\$84.96	\$94.11	\$101.68	\$111.45	\$119.09	\$139.30
40	\$69.02	\$85.88	\$95.12	\$102.84	\$112.66	\$120.41	\$140.83
41	\$70.83	\$88.19	\$97.69	\$105.54	\$115.67	\$123.63	\$144.58
42	\$72.71	\$90.51	\$100.22	\$108.29	\$118.69	\$126.83	\$148.34
43	\$74.53	\$92.79	\$102.74	\$111.05	\$121.70	\$130.07	\$152.11
44	\$76.38	\$95.08	\$105.27	\$113.78	\$124.69	\$133.29	\$155.87
45	\$78.24	\$97.37	\$107.83	\$116.55	\$127.71	\$136.49	\$159.60
46	\$80.70	\$100.49	\$111.24	\$120.23	\$131.75	\$140.80	\$164.70
47	\$83.18	\$103.56	\$114.67	\$123.93	\$135.81	\$145.13	\$169.76
48	\$85.66	\$106.63	\$118.14	\$127.63	\$139.82	\$149.46	\$174.81
49	\$88.15	\$109.75	\$121.56	\$131.32	\$143.92	\$153.82	\$179.89
50	\$90.62	\$112.81	\$125.00	\$135.02	\$147.96	\$158.13	\$184.94
51	\$94.92	\$118.20	\$130.89	\$141.47	\$155.02	\$165.65	\$193.77
52	\$99.24	\$123.59	\$136.78	\$147.88	\$162.08	\$173.22	\$202.59
53	\$103.58	\$128.97	\$142.66	\$154.34	\$169.13	\$180.75	\$211.40
54	\$107.95	\$134.34	\$148.58	\$160.76	\$176.16	\$188.31	\$220.21
55	\$112.26	\$139.72	\$154.49	\$167.22	\$183.22	\$195.83	\$229.06
56	\$119.59	\$148.88	\$164.57	\$178.17	\$195.27	\$208.71	\$244.08
57	\$126.98	\$158.08	\$174.66	\$189.18	\$207.29	\$221.55	\$259.10
58	\$134.31	\$167.25	\$184.72	\$200.13	\$219.32	\$234.41	\$274.16
59	\$141.69	\$176.39	\$194.83	\$211.12	\$231.39	\$247.26	\$289.18
60	\$149.08	\$185.57	\$204.89	\$222.08	\$243.37	\$260.12	\$304.22
61	\$163.23	\$203.16	\$224.49	\$243.14	\$266.49	\$284.80	\$333.11
62	\$177.37	\$220.82	\$244.10	\$264.25	\$289.60	\$309.52	\$361.99
63	\$191.53	\$238.42	\$263.68	\$285.31	\$312.70	\$334.20	\$390.85
64	\$205.65	\$256.03	\$283.26	\$306.41	\$335.76	\$358.88	\$419.72
65	\$219.83	\$273.68	\$302.82	\$327.49	\$358.89	\$383.59	\$448.60
66	\$245.48	\$305.61	\$337.98	\$365.71	\$400.79	\$428.36	\$500.99
67	\$271.16	\$337.58	\$373.16	\$403.93	\$442.68	\$473.11	\$553.37
68	\$296.83	\$369.54	\$408.33	\$442.22	\$484.60	\$517.90	\$605.76
69	\$322.48	\$401.45	\$443.52	\$480.42	\$526.49	\$562.69	\$658.14
70	\$348.15	\$433.40	\$478.69	\$518.67	\$568.40	\$607.48	\$710.47
71	\$396.71	\$493.88	\$545.43	\$591.05	\$647.73	\$692.22	\$809.61
72	\$445.30	\$554.35	\$612.22	\$663.40	\$727.02	\$776.99	\$908.76
73	\$493.87	\$614.83	\$679.00	\$735.77	\$806.33	\$861.79	\$1,007.91
74	\$542.46	\$675.30	\$745.79	\$808.14	\$885.66	\$946.55	\$1,107.06
75	\$591.05	\$735.79	\$812.59	\$880.56	\$964.92	\$1,031.30	\$1,206.16
76	\$665.67	\$828.68	\$914.91	\$991.71	\$1,086.80	\$1,161.55	\$1,358.51
77	\$740.30	\$921.56	\$1,017.27	\$1,102.89	\$1,208.65	\$1,291.73	\$1,510.81
78	\$814.94	\$1,014.52	\$1,119.59	\$1,214.08	\$1,330.48	\$1,421.96	\$1,663.13
79	\$889.54	\$1,107.39	\$1,221.93	\$1,325.29	\$1,452.34	\$1,552.16	\$1,815.44
80	\$964.20	\$1,200.32	\$1,324.29	\$1,436.43	\$1,574.21	\$1,682.40	\$1,967.75
81	\$1,079.89	\$1,344.34	\$1,483.20	\$1,608.83	\$1,763.07	\$1,884.31	\$2,203.87
82	\$1,195.60	\$1,488.39	\$1,642.14	\$1,781.20	\$1,951.97	\$2,086.20	\$2,439.98
83	\$1,311.33	\$1,632.41	\$1,801.02	\$1,953.55	\$2,140.86	\$2,288.09	\$2,676.08
84	\$1,426.99	\$1,776.46	\$1,959.92	\$2,125.92	\$2,329.80	\$2,489.95	\$2,912.24
85	\$1,542.72	\$1,920.50	\$2,118.85	\$2,298.32	\$2,518.67	\$2,691.85	\$3,148.37
86	\$1,758.67	\$2,189.37	\$2,415.49	\$2,620.06	\$2,871.27	\$3,068.68	\$3,589.12
87	\$1,974.66	\$2,458.22	\$2,712.11	\$2,941.84	\$3,223.91	\$3,445.58	\$4,029.89
88	\$2,190.62	\$2,727.09	\$3,008.75	\$3,263.58	\$3,576.56	\$3,822.43	\$4,470.66
89	\$2,406.61	\$2,995.98	\$3,305.41	\$3,585.37	\$3,929.15	\$4,199.28	\$4,911.47
90	\$2,622.58	\$3,264.86	\$3,602.05	\$3,907.13	\$4,281.77	\$4,576.13	\$5,352.18
91	\$2,838.54	\$3,533.72	\$3,898.68	\$4,228.90	\$4,634.40	\$4,953.01	\$5,792.99
92	\$3,054.53	\$3,802.59	\$4,195.31	\$4,550.60	\$4,987.01	\$5,329.87	\$6,233.76
93	\$3,270.53	\$4,071.47	\$4,491.96	\$4,872.39	\$5,339.63	\$5,706.71	\$6,674.55
94	\$3,486.47	\$4,340.34	\$4,788.60	\$5,194.15	\$5,692.25	\$6,083.56	\$7,115.28
95	\$3,702.49	\$4,609.21	\$5,085.21	\$5,515.91	\$6,044.84	\$6,460.42	\$7,556.07
96	\$3,980.21	\$4,954.85	\$5,466.62	\$5,929.60	\$6,498.21	\$6,944.96	\$8,122.77
97	\$4,257.85	\$5,300.58	\$5,848.04	\$6,343.29	\$6,951.58	\$7,429.49	\$8,689.46
98	\$4,535.53	\$5,646.29	\$6,229.41	\$6,756.99	\$7,404.97	\$7,914.02	\$9,256.16
99	\$4,813.24	\$5,991.94	\$6,610.81	\$7,170.70	\$7,858.30	\$8,398.58	\$9,822.87

Policy Form Series: LTC-VAL

Value

\$10 Annual Rates After 6.77% Increase

100 Day Elimination Period

50% Home Care

5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$83.65	\$104.18	\$115.14	\$124.67	\$136.61	\$146.00	\$170.78
31	\$84.71	\$105.46	\$116.55	\$126.21	\$138.30	\$147.79	\$172.86
32	\$85.74	\$106.72	\$118.01	\$127.71	\$139.96	\$149.60	\$174.99
33	\$86.74	\$108.02	\$119.39	\$129.25	\$141.66	\$151.42	\$177.10
34	\$87.82	\$109.34	\$120.82	\$130.82	\$143.37	\$153.23	\$179.20
35	\$88.83	\$110.63	\$122.25	\$132.35	\$145.07	\$155.03	\$181.32
36	\$89.86	\$111.89	\$123.67	\$133.90	\$146.74	\$156.81	\$183.42
37	\$90.92	\$113.15	\$125.12	\$135.46	\$148.41	\$158.62	\$185.54
38	\$91.93	\$114.47	\$126.52	\$136.97	\$150.13	\$160.46	\$187.65
39	\$92.99	\$115.76	\$127.93	\$138.56	\$151.82	\$162.25	\$189.78
40	\$94.03	\$117.04	\$129.35	\$140.10	\$153.48	\$164.07	\$191.86
41	\$96.49	\$120.13	\$132.77	\$143.78	\$157.56	\$168.36	\$196.92
42	\$98.98	\$123.23	\$136.18	\$147.44	\$161.59	\$172.72	\$201.98
43	\$101.44	\$126.31	\$139.57	\$151.14	\$165.67	\$177.02	\$207.07
44	\$103.95	\$129.38	\$142.96	\$154.80	\$169.71	\$181.37	\$212.14
45	\$106.44	\$132.47	\$146.40	\$158.57	\$173.76	\$185.68	\$217.19
46	\$109.40	\$136.19	\$150.45	\$162.96	\$178.58	\$190.89	\$223.27
47	\$112.39	\$139.87	\$154.53	\$167.39	\$183.41	\$196.04	\$229.29
48	\$115.34	\$143.54	\$158.60	\$171.81	\$188.25	\$201.24	\$235.33
49	\$118.30	\$147.26	\$162.67	\$176.21	\$193.12	\$206.39	\$241.41
50	\$121.25	\$150.96	\$166.76	\$180.62	\$197.96	\$211.59	\$247.44
51	\$126.11	\$157.04	\$173.43	\$187.93	\$205.94	\$220.07	\$257.37
52	\$131.01	\$163.12	\$180.12	\$195.18	\$213.93	\$228.61	\$267.42
53	\$135.93	\$169.18	\$186.80	\$202.48	\$221.87	\$237.15	\$277.34
54	\$140.83	\$175.29	\$193.46	\$209.73	\$229.83	\$245.66	\$287.32
55	\$145.69	\$181.34	\$200.16	\$217.01	\$237.84	\$254.19	\$297.29
56	\$153.49	\$191.10	\$210.93	\$228.69	\$250.64	\$267.87	\$313.26
57	\$161.33	\$200.83	\$221.70	\$240.38	\$263.42	\$281.54	\$329.27
58	\$169.15	\$210.61	\$232.45	\$252.02	\$276.20	\$295.19	\$345.25
59	\$177.01	\$220.34	\$243.24	\$263.69	\$289.00	\$308.82	\$361.22
60	\$184.83	\$230.11	\$253.95	\$275.35	\$301.77	\$322.53	\$377.21
61	\$199.26	\$248.04	\$273.88	\$296.85	\$325.33	\$347.67	\$406.63
62	\$213.66	\$265.99	\$293.80	\$318.33	\$348.86	\$372.84	\$436.07
63	\$228.12	\$283.96	\$313.70	\$339.78	\$372.39	\$398.01	\$465.52
64	\$242.53	\$301.90	\$333.56	\$361.33	\$395.94	\$423.18	\$494.94
65	\$256.95	\$319.87	\$353.45	\$382.80	\$419.50	\$448.34	\$524.35
66	\$282.85	\$352.15	\$388.97	\$421.41	\$461.80	\$493.58	\$577.27
67	\$308.81	\$384.38	\$424.52	\$460.01	\$504.13	\$538.79	\$630.18
68	\$334.68	\$416.68	\$460.04	\$498.64	\$546.44	\$583.98	\$683.03
69	\$360.59	\$448.92	\$495.56	\$537.24	\$588.74	\$629.21	\$735.94
70	\$386.53	\$481.18	\$531.12	\$575.83	\$631.05	\$674.43	\$788.83
71	\$435.23	\$541.77	\$597.97	\$648.37	\$710.53	\$759.37	\$888.17
72	\$483.87	\$602.38	\$664.86	\$720.90	\$790.00	\$844.31	\$987.50
73	\$532.55	\$662.98	\$731.80	\$793.40	\$869.51	\$929.28	\$1,086.84
74	\$581.21	\$723.60	\$798.67	\$865.91	\$948.94	\$1,014.20	\$1,186.17
75	\$629.89	\$784.17	\$865.58	\$938.45	\$1,028.39	\$1,099.10	\$1,285.49
76	\$704.03	\$876.47	\$967.23	\$1,048.87	\$1,149.47	\$1,228.49	\$1,436.81
77	\$778.22	\$968.77	\$1,068.90	\$1,159.35	\$1,270.50	\$1,357.82	\$1,588.15
78	\$852.34	\$1,061.11	\$1,170.60	\$1,269.83	\$1,391.59	\$1,487.23	\$1,739.47
79	\$926.48	\$1,153.37	\$1,272.24	\$1,380.28	\$1,512.62	\$1,616.61	\$1,890.79
80	\$1,000.64	\$1,245.69	\$1,373.91	\$1,490.71	\$1,633.70	\$1,746.01	\$2,042.11
81	\$1,120.70	\$1,395.17	\$1,538.80	\$1,669.62	\$1,829.69	\$1,955.48	\$2,287.16
82	\$1,240.77	\$1,544.65	\$1,703.68	\$1,848.50	\$2,025.76	\$2,165.06	\$2,532.21
83	\$1,360.87	\$1,694.10	\$1,868.55	\$2,027.38	\$2,221.79	\$2,374.56	\$2,777.24
84	\$1,480.92	\$1,843.61	\$2,033.41	\$2,206.25	\$2,417.89	\$2,584.08	\$3,022.29
85	\$1,601.03	\$1,993.08	\$2,198.29	\$2,385.20	\$2,613.88	\$2,793.59	\$3,267.36
86	\$1,825.16	\$2,272.14	\$2,506.05	\$2,719.07	\$2,979.80	\$3,184.66	\$3,724.77
87	\$2,049.33	\$2,551.14	\$2,813.79	\$3,053.02	\$3,345.76	\$3,575.77	\$4,182.20
88	\$2,273.43	\$2,830.21	\$3,121.56	\$3,386.91	\$3,711.72	\$3,966.90	\$4,639.63
89	\$2,497.58	\$3,109.22	\$3,429.32	\$3,720.88	\$4,077.68	\$4,357.97	\$5,097.08
90	\$2,721.72	\$3,388.28	\$3,737.09	\$4,054.80	\$4,443.63	\$4,749.09	\$5,554.50
91	\$2,945.86	\$3,667.29	\$4,044.83	\$4,388.74	\$4,809.54	\$5,140.19	\$6,011.94
92	\$3,169.95	\$3,946.32	\$4,352.57	\$4,722.64	\$5,175.50	\$5,531.32	\$6,469.38
93	\$3,394.13	\$4,225.35	\$4,660.35	\$5,056.59	\$5,541.46	\$5,922.41	\$6,926.80
94	\$3,618.25	\$4,504.38	\$4,968.11	\$5,390.49	\$5,907.38	\$6,313.50	\$7,384.22
95	\$3,842.40	\$4,783.43	\$5,275.89	\$5,724.40	\$6,273.32	\$6,704.60	\$7,841.65
96	\$4,130.63	\$5,142.16	\$5,671.56	\$6,153.72	\$6,743.81	\$7,207.45	\$8,429.75
97	\$4,418.78	\$5,500.92	\$6,067.29	\$6,583.04	\$7,214.35	\$7,710.29	\$9,017.92
98	\$4,706.97	\$5,859.68	\$6,462.96	\$7,012.40	\$7,684.83	\$8,213.16	\$9,606.04
99	\$4,995.14	\$6,218.42	\$6,858.62	\$7,441.72	\$8,155.31	\$8,716.01	\$10,194.16

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
100% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$55.97	\$69.69	\$77.47	\$83.41	\$91.39	\$97.70	\$114.25
31	\$56.71	\$70.56	\$78.43	\$84.42	\$92.53	\$98.90	\$115.65
32	\$57.36	\$71.41	\$79.38	\$85.47	\$93.69	\$100.11	\$117.09
33	\$58.05	\$72.26	\$80.35	\$86.49	\$94.82	\$101.29	\$118.50
34	\$58.74	\$73.16	\$81.33	\$87.54	\$95.93	\$102.51	\$119.91
35	\$59.45	\$74.03	\$82.26	\$88.57	\$97.03	\$103.73	\$121.33
36	\$60.14	\$74.86	\$83.23	\$89.58	\$98.15	\$104.93	\$122.74
37	\$60.83	\$75.73	\$84.20	\$90.60	\$99.31	\$106.14	\$124.13
38	\$61.52	\$76.57	\$85.11	\$91.67	\$100.45	\$107.36	\$125.56
39	\$62.19	\$77.46	\$86.10	\$92.69	\$101.59	\$108.54	\$126.94
40	\$62.93	\$78.29	\$87.05	\$93.72	\$102.71	\$109.77	\$128.37
41	\$64.12	\$79.88	\$88.77	\$95.56	\$104.75	\$111.92	\$130.91
42	\$65.38	\$81.42	\$90.46	\$97.44	\$106.75	\$114.12	\$133.47
43	\$66.65	\$82.95	\$92.20	\$99.26	\$108.82	\$116.31	\$136.00
44	\$67.89	\$84.52	\$93.90	\$101.13	\$110.83	\$118.46	\$138.56
45	\$69.12	\$86.07	\$95.61	\$102.99	\$112.86	\$120.62	\$141.10
46	\$70.97	\$88.32	\$98.11	\$105.70	\$115.85	\$123.81	\$144.80
47	\$72.79	\$90.59	\$100.60	\$108.43	\$118.81	\$126.96	\$148.53
48	\$74.61	\$92.87	\$103.09	\$111.15	\$121.79	\$130.14	\$152.25
49	\$76.43	\$95.15	\$105.57	\$113.83	\$124.77	\$133.35	\$155.95
50	\$78.24	\$97.43	\$108.10	\$116.55	\$127.74	\$136.50	\$159.67
51	\$81.64	\$101.61	\$112.77	\$121.63	\$133.24	\$142.43	\$166.58
52	\$85.01	\$105.84	\$117.47	\$126.64	\$138.80	\$148.30	\$173.46
53	\$88.39	\$110.02	\$122.15	\$131.65	\$144.31	\$154.23	\$180.37
54	\$91.77	\$114.21	\$126.86	\$136.68	\$149.82	\$160.09	\$187.24
55	\$96.15	\$119.73	\$132.97	\$143.27	\$156.97	\$167.80	\$196.22
56	\$102.74	\$127.93	\$141.99	\$153.06	\$167.75	\$179.25	\$209.70
57	\$109.34	\$136.14	\$150.93	\$162.88	\$178.48	\$190.78	\$223.13
58	\$115.92	\$144.33	\$159.92	\$172.70	\$189.25	\$202.24	\$236.56
59	\$122.52	\$152.51	\$168.93	\$182.51	\$200.02	\$213.76	\$250.01
60	\$129.11	\$160.71	\$177.94	\$192.34	\$210.77	\$225.25	\$263.45
61	\$143.66	\$178.85	\$198.17	\$214.02	\$234.54	\$250.68	\$293.18
62	\$158.23	\$196.97	\$218.36	\$235.69	\$258.32	\$276.07	\$322.87
63	\$172.76	\$215.07	\$238.58	\$257.38	\$282.08	\$301.46	\$352.59
64	\$187.34	\$233.23	\$258.84	\$279.05	\$305.84	\$326.85	\$382.34
65	\$206.16	\$256.67	\$284.98	\$307.16	\$336.64	\$359.77	\$420.77
66	\$235.38	\$293.04	\$325.09	\$350.68	\$384.31	\$410.74	\$480.40
67	\$264.62	\$329.39	\$365.15	\$394.19	\$432.00	\$461.73	\$539.98
68	\$293.85	\$365.80	\$405.21	\$437.74	\$479.69	\$512.72	\$599.64
69	\$323.04	\$402.14	\$445.31	\$481.26	\$527.42	\$563.63	\$659.24
70	\$352.26	\$438.51	\$485.39	\$524.77	\$575.10	\$614.62	\$718.87
71	\$409.72	\$510.08	\$564.46	\$610.43	\$668.95	\$714.95	\$836.19
72	\$467.21	\$581.65	\$643.47	\$696.07	\$762.80	\$815.27	\$953.50
73	\$524.70	\$653.21	\$722.56	\$781.72	\$856.67	\$915.59	\$1,070.81
74	\$582.20	\$724.79	\$801.59	\$867.35	\$950.51	\$1,015.88	\$1,188.16
75	\$646.34	\$804.62	\$889.84	\$962.92	\$1,055.26	\$1,127.82	\$1,319.10
76	\$743.10	\$925.10	\$1,022.48	\$1,107.06	\$1,213.23	\$1,296.63	\$1,516.52
77	\$839.87	\$1,045.53	\$1,155.09	\$1,251.21	\$1,371.20	\$1,465.47	\$1,714.01
78	\$936.63	\$1,166.00	\$1,287.72	\$1,395.37	\$1,529.14	\$1,634.28	\$1,911.43
79	\$1,033.37	\$1,286.44	\$1,420.35	\$1,539.48	\$1,687.14	\$1,803.11	\$2,108.90
80	\$1,130.10	\$1,406.85	\$1,552.93	\$1,683.65	\$1,845.08	\$1,971.96	\$2,306.36
81	\$1,265.72	\$1,575.70	\$1,739.32	\$1,885.66	\$2,066.50	\$2,208.57	\$2,583.12
82	\$1,401.34	\$1,744.53	\$1,925.65	\$2,087.71	\$2,287.92	\$2,445.17	\$2,859.85
83	\$1,536.98	\$1,913.33	\$2,111.99	\$2,289.76	\$2,509.30	\$2,681.80	\$3,136.67
84	\$1,672.55	\$2,082.18	\$2,298.39	\$2,491.77	\$2,730.71	\$2,918.45	\$3,413.40
85	\$1,808.19	\$2,251.00	\$2,484.73	\$2,693.80	\$2,952.13	\$3,155.12	\$3,690.15
86	\$2,061.35	\$2,566.13	\$2,832.60	\$3,070.96	\$3,365.44	\$3,596.81	\$4,206.82
87	\$2,314.44	\$2,881.30	\$3,180.43	\$3,448.10	\$3,778.71	\$4,038.52	\$4,723.43
88	\$2,567.63	\$3,196.40	\$3,528.30	\$3,825.22	\$4,192.03	\$4,480.18	\$5,240.07
89	\$2,820.74	\$3,511.54	\$3,876.17	\$4,202.36	\$4,605.33	\$4,921.95	\$5,756.64
90	\$3,073.91	\$3,826.70	\$4,224.03	\$4,579.46	\$5,018.61	\$5,363.67	\$6,273.27
91	\$3,327.04	\$4,141.84	\$4,571.91	\$4,956.63	\$5,431.93	\$5,805.37	\$6,789.88
92	\$3,580.20	\$4,456.98	\$4,919.76	\$5,333.74	\$5,845.23	\$6,247.09	\$7,306.53
93	\$3,833.32	\$4,772.07	\$5,267.63	\$5,710.90	\$6,258.51	\$6,688.77	\$7,823.14
94	\$4,086.50	\$5,087.27	\$5,615.49	\$6,088.02	\$6,671.80	\$7,130.50	\$8,339.79
95	\$4,339.62	\$5,402.41	\$5,963.36	\$6,465.20	\$7,085.12	\$7,572.23	\$8,856.41
96	\$4,665.09	\$5,807.59	\$6,410.59	\$6,950.02	\$7,616.52	\$8,140.13	\$9,520.63
97	\$4,990.57	\$6,212.76	\$6,857.85	\$7,434.94	\$8,147.86	\$8,708.05	\$10,184.83
98	\$5,316.02	\$6,617.96	\$7,305.11	\$7,919.83	\$8,679.26	\$9,275.96	\$10,849.10
99	\$5,641.56	\$7,023.13	\$7,752.34	\$8,404.69	\$9,210.65	\$9,843.88	\$11,513.29

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
100% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$91.23	\$113.56	\$125.62	\$135.92	\$148.91	\$159.16	\$186.11
31	\$92.34	\$114.95	\$127.21	\$137.56	\$150.73	\$161.12	\$188.46
32	\$93.51	\$116.35	\$128.76	\$139.24	\$152.66	\$163.10	\$190.77
33	\$94.61	\$117.74	\$130.28	\$140.95	\$154.44	\$165.06	\$193.09
34	\$95.72	\$119.18	\$131.90	\$142.58	\$156.30	\$167.05	\$195.39
35	\$96.86	\$120.58	\$133.42	\$144.32	\$158.13	\$169.00	\$197.67
36	\$98.01	\$121.96	\$135.00	\$145.99	\$159.97	\$170.98	\$199.98
37	\$99.10	\$123.39	\$136.54	\$147.63	\$161.83	\$172.93	\$202.26
38	\$100.23	\$124.75	\$138.06	\$149.33	\$163.66	\$174.92	\$204.58
39	\$101.37	\$126.16	\$139.63	\$151.03	\$165.48	\$176.87	\$206.87
40	\$102.51	\$127.62	\$141.18	\$152.70	\$167.34	\$178.83	\$209.14
41	\$105.21	\$131.01	\$144.92	\$156.78	\$171.81	\$183.64	\$214.73
42	\$107.98	\$134.45	\$148.65	\$160.84	\$176.24	\$188.35	\$220.34
43	\$110.69	\$137.84	\$152.39	\$164.89	\$180.71	\$193.16	\$225.89
44	\$113.41	\$141.22	\$156.15	\$168.99	\$185.22	\$197.92	\$231.43
45	\$116.13	\$144.62	\$159.85	\$173.04	\$189.65	\$202.71	\$237.06
46	\$119.86	\$149.22	\$165.02	\$178.56	\$195.71	\$209.17	\$244.63
47	\$123.59	\$153.86	\$170.16	\$184.07	\$201.76	\$215.62	\$252.19
48	\$127.29	\$158.45	\$175.24	\$189.66	\$207.81	\$222.05	\$259.76
49	\$131.01	\$163.05	\$180.38	\$195.13	\$213.86	\$228.60	\$267.32
50	\$134.71	\$167.73	\$185.53	\$200.70	\$219.91	\$235.01	\$274.93
51	\$141.17	\$175.70	\$194.34	\$210.28	\$230.41	\$246.30	\$288.06
52	\$147.59	\$183.76	\$203.13	\$219.89	\$240.96	\$257.53	\$301.20
53	\$154.05	\$191.74	\$211.97	\$229.50	\$251.49	\$268.78	\$314.37
54	\$160.50	\$199.79	\$220.79	\$239.05	\$262.04	\$279.99	\$327.49
55	\$168.70	\$210.03	\$232.07	\$251.33	\$275.45	\$294.39	\$344.31
56	\$179.74	\$223.78	\$247.24	\$267.80	\$293.49	\$313.63	\$366.88
57	\$190.81	\$237.57	\$262.35	\$284.29	\$311.53	\$332.94	\$389.40
58	\$201.84	\$251.29	\$277.46	\$300.76	\$329.54	\$352.23	\$411.98
59	\$212.91	\$265.05	\$292.65	\$317.20	\$347.62	\$371.48	\$434.50
60	\$223.98	\$278.80	\$307.80	\$333.70	\$365.67	\$390.80	\$457.07
61	\$245.01	\$305.00	\$336.86	\$365.04	\$400.03	\$427.53	\$500.03
62	\$266.07	\$331.21	\$365.90	\$396.34	\$434.37	\$464.27	\$542.93
63	\$287.06	\$357.40	\$394.95	\$427.69	\$468.72	\$500.91	\$585.89
64	\$308.11	\$383.62	\$424.02	\$459.04	\$503.05	\$537.64	\$628.83
65	\$336.15	\$418.48	\$462.66	\$500.85	\$548.83	\$586.56	\$686.06
66	\$375.10	\$467.00	\$516.00	\$558.83	\$612.45	\$654.55	\$765.52
67	\$414.05	\$515.46	\$569.33	\$616.85	\$675.99	\$722.46	\$845.00
68	\$453.00	\$563.95	\$622.59	\$674.87	\$739.58	\$790.43	\$924.49
69	\$491.94	\$612.40	\$675.91	\$732.91	\$803.17	\$858.38	\$1,003.96
70	\$530.87	\$660.89	\$729.22	\$790.93	\$866.76	\$926.32	\$1,083.48
71	\$604.59	\$752.64	\$830.47	\$900.67	\$987.06	\$1,054.92	\$1,233.82
72	\$678.22	\$844.33	\$931.67	\$1,010.41	\$1,107.38	\$1,183.50	\$1,384.18
73	\$751.93	\$936.07	\$1,032.91	\$1,120.25	\$1,227.66	\$1,312.05	\$1,534.53
74	\$825.63	\$1,027.84	\$1,134.11	\$1,230.00	\$1,347.94	\$1,440.62	\$1,684.92
75	\$908.65	\$1,131.21	\$1,248.25	\$1,353.74	\$1,483.52	\$1,585.54	\$1,854.38
76	\$1,022.69	\$1,273.14	\$1,404.55	\$1,523.58	\$1,669.73	\$1,784.52	\$2,087.14
77	\$1,136.72	\$1,415.12	\$1,560.81	\$1,693.49	\$1,855.91	\$1,983.46	\$2,319.86
78	\$1,250.75	\$1,557.08	\$1,717.15	\$1,863.37	\$2,042.02	\$2,182.44	\$2,552.54
79	\$1,364.78	\$1,699.01	\$1,873.45	\$2,033.22	\$2,228.22	\$2,381.38	\$2,785.25
80	\$1,478.82	\$1,840.95	\$2,029.73	\$2,203.14	\$2,414.38	\$2,580.38	\$3,017.99
81	\$1,656.28	\$2,061.86	\$2,273.28	\$2,467.48	\$2,704.12	\$2,890.00	\$3,380.15
82	\$1,833.71	\$2,282.81	\$2,516.89	\$2,731.88	\$2,993.84	\$3,199.66	\$3,742.28
83	\$2,011.20	\$2,503.68	\$2,760.44	\$2,996.26	\$3,283.56	\$3,509.29	\$4,104.45
84	\$2,188.61	\$2,724.63	\$3,004.01	\$3,260.62	\$3,573.27	\$3,818.96	\$4,466.61
85	\$2,366.08	\$2,945.57	\$3,247.59	\$3,524.98	\$3,863.06	\$4,128.62	\$4,828.77
86	\$2,697.36	\$3,357.91	\$3,702.23	\$4,018.53	\$4,403.82	\$4,706.62	\$5,504.82
87	\$3,028.58	\$3,770.29	\$4,156.86	\$4,511.97	\$4,944.62	\$5,284.61	\$6,180.81
88	\$3,359.85	\$4,182.70	\$4,611.52	\$5,005.47	\$5,485.48	\$5,862.60	\$6,856.83
89	\$3,691.08	\$4,595.03	\$5,066.22	\$5,498.99	\$6,026.32	\$6,440.58	\$7,532.87
90	\$4,022.36	\$5,007.43	\$5,520.85	\$5,992.48	\$6,567.14	\$7,018.62	\$8,208.87
91	\$4,353.57	\$5,419.80	\$5,975.49	\$6,485.98	\$7,107.93	\$7,596.61	\$8,884.90
92	\$4,684.87	\$5,832.17	\$6,430.18	\$6,979.47	\$7,648.76	\$8,174.60	\$9,560.97
93	\$5,016.14	\$6,244.54	\$6,884.87	\$7,472.99	\$8,189.56	\$8,752.60	\$10,236.97
94	\$5,347.38	\$6,656.94	\$7,339.51	\$7,966.44	\$8,730.39	\$9,330.62	\$10,912.99
95	\$5,678.64	\$7,069.30	\$7,794.16	\$8,459.99	\$9,271.21	\$9,908.62	\$11,589.03
96	\$6,104.51	\$7,599.48	\$8,378.75	\$9,094.45	\$9,966.58	\$10,651.76	\$12,458.21
97	\$6,530.43	\$8,129.69	\$8,963.29	\$9,729.01	\$10,661.90	\$11,394.88	\$13,327.38
98	\$6,956.29	\$8,659.91	\$9,547.86	\$10,363.46	\$11,357.25	\$12,138.05	\$14,196.56
99	\$7,382.18	\$9,190.10	\$10,132.43	\$10,997.99	\$12,052.55	\$12,881.19	\$15,065.74

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
100% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$124.11	\$154.54	\$170.60	\$184.90	\$202.65	\$216.58	\$253.28
31	\$125.68	\$156.46	\$172.77	\$187.20	\$205.16	\$219.26	\$256.45
32	\$127.20	\$158.33	\$174.85	\$189.48	\$207.71	\$221.93	\$259.58
33	\$128.73	\$160.23	\$176.99	\$191.78	\$210.19	\$224.59	\$262.72
34	\$130.24	\$162.18	\$179.09	\$194.06	\$212.67	\$227.27	\$265.82
35	\$131.81	\$164.08	\$181.19	\$196.36	\$215.13	\$229.95	\$268.99
36	\$133.34	\$165.96	\$183.33	\$198.62	\$217.66	\$232.63	\$272.10
37	\$134.87	\$167.87	\$185.42	\$200.90	\$220.19	\$235.31	\$275.23
38	\$136.39	\$169.74	\$187.53	\$203.21	\$222.69	\$237.99	\$278.39
39	\$137.93	\$171.69	\$189.63	\$205.49	\$225.21	\$240.65	\$281.49
40	\$139.49	\$173.62	\$191.75	\$207.77	\$227.69	\$243.37	\$284.58
41	\$143.16	\$178.23	\$196.77	\$213.24	\$233.72	\$249.81	\$292.13
42	\$146.82	\$182.82	\$201.80	\$218.79	\$239.74	\$256.19	\$299.68
43	\$150.52	\$187.41	\$206.80	\$224.22	\$245.74	\$262.65	\$307.18
44	\$154.24	\$191.98	\$211.86	\$229.71	\$251.76	\$269.08	\$314.67
45	\$157.85	\$196.52	\$216.88	\$235.21	\$257.79	\$275.48	\$322.21
46	\$162.35	\$202.10	\$222.98	\$241.87	\$265.02	\$283.23	\$331.28
47	\$166.78	\$207.63	\$229.04	\$248.46	\$272.26	\$291.01	\$340.35
48	\$171.22	\$213.15	\$235.11	\$255.10	\$279.53	\$298.74	\$349.40
49	\$175.66	\$218.68	\$241.21	\$261.72	\$286.81	\$306.52	\$358.48
50	\$180.10	\$224.20	\$247.26	\$268.31	\$294.00	\$314.22	\$367.56
51	\$187.34	\$233.19	\$257.23	\$279.10	\$305.87	\$326.91	\$382.34
52	\$194.61	\$242.24	\$267.20	\$289.91	\$317.73	\$339.51	\$397.09
53	\$201.85	\$251.28	\$277.15	\$300.69	\$329.53	\$352.19	\$411.92
54	\$209.09	\$260.31	\$287.12	\$311.49	\$341.40	\$364.87	\$426.70
55	\$218.67	\$272.26	\$300.29	\$325.75	\$357.00	\$381.54	\$446.23
56	\$230.46	\$286.90	\$316.46	\$343.33	\$376.22	\$402.09	\$470.28
57	\$242.24	\$301.59	\$332.58	\$360.91	\$395.52	\$422.72	\$494.39
58	\$254.03	\$316.23	\$348.71	\$378.45	\$414.75	\$443.27	\$518.41
59	\$265.83	\$330.91	\$364.90	\$396.01	\$434.01	\$463.82	\$542.47
60	\$277.59	\$345.59	\$381.02	\$413.60	\$453.29	\$484.39	\$566.59
61	\$299.03	\$372.28	\$410.62	\$445.55	\$488.24	\$521.81	\$610.26
62	\$320.51	\$398.96	\$440.15	\$477.44	\$523.24	\$559.21	\$654.02
63	\$341.88	\$425.65	\$469.70	\$509.39	\$558.25	\$596.58	\$697.78
64	\$363.35	\$452.34	\$499.26	\$541.32	\$593.23	\$634.02	\$741.54
65	\$392.96	\$489.19	\$540.05	\$585.47	\$641.58	\$685.70	\$802.01
66	\$432.27	\$538.13	\$593.95	\$643.95	\$705.73	\$754.27	\$882.17
67	\$471.58	\$587.06	\$647.80	\$702.53	\$769.88	\$822.83	\$962.34
68	\$510.84	\$635.99	\$701.67	\$761.08	\$834.05	\$891.42	\$1,042.58
69	\$550.17	\$684.89	\$755.55	\$819.60	\$898.20	\$959.97	\$1,122.75
70	\$589.45	\$733.84	\$809.44	\$878.15	\$962.39	\$1,028.54	\$1,202.98
71	\$663.32	\$825.73	\$910.86	\$988.18	\$1,082.94	\$1,157.43	\$1,353.68
72	\$737.17	\$917.68	\$1,012.26	\$1,098.24	\$1,203.55	\$1,286.28	\$1,504.43
73	\$811.02	\$1,009.64	\$1,113.74	\$1,208.28	\$1,324.12	\$1,415.17	\$1,655.18
74	\$884.89	\$1,101.62	\$1,215.12	\$1,318.28	\$1,444.74	\$1,544.04	\$1,805.89
75	\$968.75	\$1,205.97	\$1,330.32	\$1,443.22	\$1,581.59	\$1,690.35	\$1,977.00
76	\$1,081.95	\$1,346.87	\$1,485.47	\$1,611.88	\$1,766.46	\$1,887.88	\$2,208.05
77	\$1,195.17	\$1,487.87	\$1,640.60	\$1,780.54	\$1,951.30	\$2,085.43	\$2,439.12
78	\$1,308.37	\$1,628.77	\$1,795.79	\$1,949.23	\$2,136.12	\$2,282.99	\$2,670.14
79	\$1,421.61	\$1,769.76	\$1,950.92	\$2,117.88	\$2,321.00	\$2,480.54	\$2,901.19
80	\$1,534.82	\$1,910.68	\$2,106.07	\$2,286.58	\$2,505.79	\$2,678.10	\$3,132.25
81	\$1,719.00	\$2,139.96	\$2,358.80	\$2,560.95	\$2,806.51	\$2,999.43	\$3,508.15
82	\$1,903.15	\$2,369.24	\$2,611.54	\$2,835.34	\$3,107.20	\$3,320.80	\$3,883.99
83	\$2,087.33	\$2,598.49	\$2,864.30	\$3,109.72	\$3,407.88	\$3,642.18	\$4,259.89
84	\$2,271.48	\$2,827.82	\$3,117.04	\$3,384.09	\$3,708.55	\$3,963.55	\$4,635.71
85	\$2,455.68	\$3,057.08	\$3,369.73	\$3,658.49	\$4,009.29	\$4,284.94	\$5,011.61
86	\$2,799.50	\$3,485.06	\$3,841.52	\$4,170.64	\$4,570.59	\$4,884.81	\$5,713.25
87	\$3,143.28	\$3,913.07	\$4,313.28	\$4,682.88	\$5,131.87	\$5,484.72	\$6,414.84
88	\$3,487.04	\$4,341.04	\$4,785.02	\$5,195.01	\$5,693.17	\$6,084.56	\$7,116.48
89	\$3,830.88	\$4,769.03	\$5,256.82	\$5,707.20	\$6,254.50	\$6,684.45	\$7,818.09
90	\$4,174.65	\$5,197.05	\$5,728.54	\$6,219.37	\$6,815.79	\$7,284.35	\$8,519.70
91	\$4,518.44	\$5,625.03	\$6,200.32	\$6,731.57	\$7,377.10	\$7,884.27	\$9,221.31
92	\$4,862.30	\$6,053.03	\$6,672.08	\$7,243.76	\$7,938.39	\$8,484.13	\$9,922.99
93	\$5,206.07	\$6,480.96	\$7,143.84	\$7,755.95	\$8,499.68	\$9,084.03	\$10,624.60
94	\$5,549.85	\$6,909.01	\$7,615.63	\$8,268.14	\$9,060.97	\$9,683.94	\$11,326.23
95	\$5,893.63	\$7,336.99	\$8,087.37	\$8,780.33	\$9,622.27	\$10,283.84	\$12,027.86
96	\$6,335.64	\$7,887.30	\$8,693.96	\$9,438.84	\$10,343.98	\$11,055.12	\$12,929.93
97	\$6,777.71	\$8,437.53	\$9,300.50	\$10,097.39	\$11,065.58	\$11,826.40	\$13,832.04
98	\$7,219.69	\$8,987.84	\$9,907.03	\$10,755.93	\$11,787.29	\$12,597.66	\$14,734.11
99	\$7,661.76	\$9,538.06	\$10,513.60	\$11,414.42	\$12,509.00	\$13,368.94	\$15,636.20

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
75% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$50.69	\$63.11	\$70.18	\$75.49	\$82.74	\$88.44	\$103.44
31	\$51.32	\$63.85	\$71.04	\$76.42	\$83.76	\$89.53	\$104.70
32	\$51.94	\$64.64	\$71.89	\$77.36	\$84.79	\$90.61	\$105.98
33	\$52.56	\$65.45	\$72.78	\$78.34	\$85.82	\$91.70	\$107.30
34	\$53.17	\$66.23	\$73.66	\$79.26	\$86.85	\$92.81	\$108.57
35	\$53.82	\$67.01	\$74.53	\$80.19	\$87.88	\$93.91	\$109.85
36	\$54.44	\$67.79	\$75.38	\$81.08	\$88.88	\$95.00	\$111.09
37	\$55.08	\$68.53	\$76.25	\$82.04	\$89.89	\$96.10	\$112.40
38	\$55.70	\$69.31	\$77.10	\$82.98	\$90.96	\$97.18	\$113.64
39	\$56.33	\$70.13	\$77.95	\$83.94	\$91.97	\$98.29	\$114.93
40	\$56.95	\$70.88	\$78.84	\$84.83	\$92.98	\$99.37	\$116.22
41	\$58.10	\$72.30	\$80.44	\$86.54	\$94.84	\$101.34	\$118.51
42	\$59.20	\$73.70	\$82.03	\$88.18	\$96.65	\$103.29	\$120.83
43	\$60.34	\$75.10	\$83.55	\$89.88	\$98.49	\$105.27	\$123.11
44	\$61.45	\$76.51	\$85.18	\$91.53	\$100.38	\$107.24	\$125.42
45	\$62.58	\$77.89	\$86.74	\$93.23	\$102.15	\$109.20	\$127.73
46	\$64.26	\$79.94	\$89.01	\$95.69	\$104.85	\$112.07	\$131.09
47	\$65.88	\$82.03	\$91.26	\$98.16	\$107.54	\$114.93	\$134.42
48	\$67.53	\$84.04	\$93.48	\$100.59	\$110.23	\$117.82	\$137.80
49	\$69.14	\$86.07	\$95.77	\$103.04	\$112.90	\$120.69	\$141.13
50	\$70.81	\$88.15	\$98.02	\$105.47	\$115.59	\$123.56	\$144.49
51	\$73.87	\$91.94	\$102.22	\$110.05	\$120.59	\$128.87	\$150.74
52	\$76.91	\$95.75	\$106.47	\$114.59	\$125.56	\$134.20	\$156.96
53	\$79.94	\$99.54	\$110.67	\$119.16	\$130.55	\$139.51	\$163.19
54	\$83.05	\$103.35	\$114.88	\$123.68	\$135.56	\$144.82	\$169.41
55	\$86.97	\$108.30	\$120.35	\$129.62	\$142.02	\$151.81	\$177.54
56	\$92.92	\$115.71	\$128.53	\$138.42	\$151.72	\$162.13	\$189.63
57	\$98.84	\$123.06	\$136.64	\$147.27	\$161.40	\$172.50	\$201.75
58	\$104.78	\$130.45	\$144.81	\$156.13	\$171.09	\$182.86	\$213.88
59	\$110.72	\$137.85	\$152.92	\$164.97	\$180.80	\$193.22	\$225.97
60	\$116.62	\$145.24	\$161.08	\$173.79	\$190.47	\$203.55	\$238.11
61	\$129.95	\$161.77	\$179.45	\$193.59	\$212.15	\$226.73	\$265.19
62	\$143.22	\$178.25	\$197.89	\$213.34	\$233.81	\$249.87	\$292.26
63	\$156.47	\$194.79	\$216.29	\$233.10	\$255.50	\$273.03	\$319.32
64	\$169.74	\$211.33	\$234.72	\$252.86	\$277.13	\$296.19	\$346.41
65	\$186.89	\$232.67	\$258.50	\$278.43	\$305.13	\$326.13	\$381.45
66	\$213.50	\$265.77	\$294.95	\$318.08	\$348.59	\$372.53	\$435.72
67	\$240.09	\$298.87	\$331.40	\$357.70	\$391.99	\$418.92	\$490.01
68	\$266.68	\$332.00	\$367.92	\$397.34	\$435.39	\$465.36	\$544.22
69	\$293.30	\$365.12	\$404.34	\$436.90	\$478.83	\$511.75	\$598.53
70	\$319.85	\$398.22	\$440.82	\$476.51	\$522.26	\$558.16	\$652.79
71	\$372.20	\$463.35	\$512.78	\$554.47	\$607.64	\$649.41	\$759.55
72	\$424.50	\$528.44	\$584.79	\$632.43	\$693.05	\$740.71	\$866.30
73	\$476.84	\$593.57	\$656.75	\$710.36	\$778.47	\$832.01	\$973.09
74	\$529.10	\$658.67	\$728.70	\$788.28	\$863.90	\$923.26	\$1,079.84
75	\$587.49	\$731.39	\$809.06	\$875.23	\$959.18	\$1,025.12	\$1,198.97
76	\$675.63	\$841.08	\$929.92	\$1,006.55	\$1,103.06	\$1,178.92	\$1,378.84
77	\$763.75	\$950.79	\$1,050.79	\$1,137.83	\$1,246.92	\$1,332.70	\$1,558.68
78	\$851.88	\$1,060.51	\$1,171.72	\$1,269.10	\$1,390.85	\$1,486.44	\$1,738.54
79	\$940.00	\$1,170.21	\$1,292.57	\$1,400.43	\$1,534.70	\$1,640.22	\$1,918.38
80	\$1,028.17	\$1,279.95	\$1,413.45	\$1,531.74	\$1,678.61	\$1,794.01	\$2,098.29
81	\$1,151.51	\$1,433.53	\$1,583.03	\$1,715.52	\$1,880.06	\$2,009.31	\$2,350.05
82	\$1,274.91	\$1,587.14	\$1,752.62	\$1,899.32	\$2,081.46	\$2,224.58	\$2,601.84
83	\$1,398.30	\$1,740.74	\$1,922.26	\$2,083.17	\$2,282.90	\$2,439.85	\$2,853.63
84	\$1,521.68	\$1,894.30	\$2,091.86	\$2,266.97	\$2,484.33	\$2,655.13	\$3,105.44
85	\$1,645.02	\$2,047.89	\$2,261.45	\$2,450.80	\$2,685.76	\$2,870.44	\$3,357.22
86	\$1,875.34	\$2,334.59	\$2,578.06	\$2,793.87	\$3,061.78	\$3,272.29	\$3,827.23
87	\$2,105.64	\$2,621.34	\$2,894.69	\$3,137.00	\$3,437.80	\$3,674.15	\$4,297.24
88	\$2,335.97	\$2,908.01	\$3,211.31	\$3,480.10	\$3,813.79	\$4,076.02	\$4,767.25
89	\$2,566.27	\$3,194.74	\$3,527.90	\$3,823.17	\$4,189.85	\$4,477.85	\$5,237.26
90	\$2,796.56	\$3,481.45	\$3,844.47	\$4,166.30	\$4,565.85	\$4,879.72	\$5,707.30
91	\$3,026.86	\$3,768.14	\$4,161.09	\$4,509.40	\$4,941.81	\$5,281.56	\$6,177.29
92	\$3,257.17	\$4,054.86	\$4,477.71	\$4,852.53	\$5,317.84	\$5,683.42	\$6,647.28
93	\$3,487.47	\$4,341.56	\$4,794.35	\$5,195.62	\$5,693.85	\$6,085.27	\$7,117.32
94	\$3,717.79	\$4,628.28	\$5,110.94	\$5,538.76	\$6,069.85	\$6,487.15	\$7,587.30
95	\$3,948.07	\$4,914.96	\$5,427.54	\$5,881.88	\$6,445.84	\$6,889.01	\$8,057.31
96	\$4,244.20	\$5,283.60	\$5,834.60	\$6,322.99	\$6,929.31	\$7,405.69	\$8,661.64
97	\$4,540.30	\$5,652.23	\$6,241.63	\$6,764.13	\$7,412.75	\$7,922.36	\$9,265.89
98	\$4,836.42	\$6,020.84	\$6,648.74	\$7,205.25	\$7,896.16	\$8,439.02	\$9,870.24
99	\$5,132.52	\$6,389.46	\$7,055.82	\$7,646.41	\$8,379.63	\$8,955.70	\$10,474.51

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
75% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$81.12	\$100.93	\$111.76	\$120.83	\$132.40	\$141.54	\$165.51
31	\$82.10	\$102.18	\$113.13	\$122.28	\$134.04	\$143.27	\$167.56
32	\$83.10	\$103.47	\$114.51	\$123.75	\$135.67	\$144.96	\$169.61
33	\$84.09	\$104.71	\$115.93	\$125.34	\$137.27	\$146.76	\$171.68
34	\$85.12	\$105.95	\$117.30	\$126.78	\$138.93	\$148.49	\$173.71
35	\$86.09	\$107.22	\$118.67	\$128.27	\$140.59	\$150.26	\$175.73
36	\$87.11	\$108.46	\$120.03	\$129.79	\$142.23	\$151.99	\$177.78
37	\$88.14	\$109.66	\$121.47	\$131.26	\$143.87	\$153.75	\$179.81
38	\$89.14	\$110.96	\$122.81	\$132.75	\$145.52	\$155.46	\$181.84
39	\$90.11	\$112.19	\$124.17	\$134.26	\$147.12	\$157.27	\$183.90
40	\$91.09	\$113.41	\$125.57	\$135.75	\$148.76	\$158.96	\$185.95
41	\$93.56	\$116.44	\$128.93	\$139.36	\$152.74	\$163.21	\$190.87
42	\$95.96	\$119.44	\$132.31	\$142.98	\$156.67	\$167.41	\$195.85
43	\$98.39	\$122.45	\$135.62	\$146.57	\$160.59	\$171.64	\$200.75
44	\$100.80	\$125.49	\$138.98	\$150.14	\$164.57	\$175.87	\$205.70
45	\$103.22	\$128.50	\$142.33	\$153.79	\$168.50	\$180.09	\$210.62
46	\$106.56	\$132.60	\$146.84	\$158.69	\$173.91	\$185.91	\$217.38
47	\$109.86	\$136.72	\$151.36	\$163.69	\$179.30	\$191.64	\$224.15
48	\$113.15	\$140.85	\$155.83	\$168.56	\$184.72	\$197.45	\$230.94
49	\$116.44	\$144.95	\$160.37	\$173.53	\$190.11	\$203.19	\$237.70
50	\$119.79	\$149.12	\$164.85	\$178.40	\$195.52	\$208.99	\$244.42
51	\$125.47	\$156.22	\$172.71	\$186.91	\$204.86	\$218.89	\$256.07
52	\$131.18	\$163.32	\$180.51	\$195.44	\$214.19	\$228.92	\$267.73
53	\$136.87	\$170.39	\$188.29	\$203.96	\$223.48	\$238.84	\$279.35
54	\$142.60	\$177.52	\$196.11	\$212.47	\$232.82	\$248.78	\$291.02
55	\$149.85	\$186.61	\$206.12	\$223.33	\$244.75	\$261.55	\$305.92
56	\$159.71	\$198.83	\$219.64	\$237.98	\$260.80	\$278.66	\$325.97
57	\$169.54	\$211.04	\$233.14	\$252.60	\$276.84	\$295.87	\$346.03
58	\$179.36	\$223.30	\$246.68	\$267.27	\$292.85	\$313.01	\$366.10
59	\$189.21	\$235.55	\$260.18	\$281.88	\$308.91	\$330.16	\$386.12
60	\$199.03	\$247.79	\$273.69	\$296.48	\$324.96	\$347.28	\$406.18
61	\$217.80	\$271.14	\$299.62	\$324.47	\$355.59	\$380.04	\$444.50
62	\$236.60	\$294.52	\$325.51	\$352.46	\$386.27	\$412.83	\$482.82
63	\$255.36	\$317.88	\$351.44	\$380.42	\$416.95	\$445.57	\$521.13
64	\$274.15	\$341.27	\$377.36	\$408.39	\$447.55	\$478.34	\$559.43
65	\$299.14	\$372.39	\$411.85	\$445.67	\$488.36	\$522.01	\$610.51
66	\$333.88	\$415.72	\$459.55	\$497.52	\$545.19	\$582.67	\$681.51
67	\$368.72	\$459.00	\$507.23	\$549.32	\$601.97	\$643.38	\$752.51
68	\$403.52	\$502.34	\$554.96	\$601.12	\$658.72	\$704.07	\$823.48
69	\$438.31	\$545.60	\$602.65	\$652.93	\$715.57	\$764.74	\$894.49
70	\$473.08	\$588.95	\$650.34	\$704.81	\$772.39	\$825.49	\$965.45
71	\$538.92	\$670.89	\$740.75	\$802.86	\$879.87	\$940.35	\$1,099.83
72	\$604.75	\$752.87	\$831.22	\$900.98	\$987.35	\$1,055.26	\$1,234.19
73	\$670.60	\$834.84	\$921.65	\$999.09	\$1,094.87	\$1,170.16	\$1,368.59
74	\$736.47	\$916.76	\$1,012.07	\$1,097.16	\$1,202.39	\$1,284.98	\$1,502.93
75	\$810.65	\$1,009.19	\$1,113.97	\$1,207.71	\$1,323.49	\$1,414.49	\$1,654.37
76	\$912.66	\$1,136.16	\$1,253.87	\$1,359.68	\$1,490.10	\$1,592.52	\$1,862.56
77	\$1,014.66	\$1,263.19	\$1,393.70	\$1,511.65	\$1,656.61	\$1,770.54	\$2,070.77
78	\$1,116.66	\$1,390.18	\$1,533.61	\$1,663.63	\$1,823.17	\$1,948.49	\$2,278.97
79	\$1,218.73	\$1,517.16	\$1,673.45	\$1,815.64	\$1,989.75	\$2,126.54	\$2,487.18
80	\$1,320.74	\$1,644.21	\$1,813.34	\$1,967.60	\$2,156.29	\$2,304.59	\$2,695.38
81	\$1,479.21	\$1,841.49	\$2,030.93	\$2,203.75	\$2,415.09	\$2,581.10	\$3,018.81
82	\$1,637.73	\$2,038.77	\$2,248.51	\$2,439.83	\$2,673.80	\$2,857.65	\$3,342.25
83	\$1,796.21	\$2,236.12	\$2,466.13	\$2,675.93	\$2,932.57	\$3,134.17	\$3,665.71
84	\$1,954.68	\$2,433.39	\$2,683.72	\$2,912.11	\$3,191.34	\$3,410.71	\$3,989.15
85	\$2,113.18	\$2,630.67	\$2,901.35	\$3,148.20	\$3,450.09	\$3,687.30	\$4,312.59
86	\$2,409.00	\$2,998.98	\$3,307.55	\$3,588.97	\$3,933.09	\$4,203.48	\$4,916.38
87	\$2,704.85	\$3,367.30	\$3,713.63	\$4,029.70	\$4,416.10	\$4,719.72	\$5,520.12
88	\$3,000.76	\$3,735.57	\$4,119.90	\$4,470.47	\$4,899.11	\$5,235.91	\$6,123.90
89	\$3,296.53	\$4,103.89	\$4,526.07	\$4,911.16	\$5,382.14	\$5,752.15	\$6,727.65
90	\$3,592.40	\$4,472.17	\$4,932.24	\$5,351.93	\$5,865.14	\$6,268.36	\$7,331.45
91	\$3,888.28	\$4,840.44	\$5,338.41	\$5,792.69	\$6,348.15	\$6,784.56	\$7,935.21
92	\$4,184.05	\$5,208.77	\$5,744.61	\$6,233.44	\$6,831.19	\$7,300.77	\$8,538.96
93	\$4,479.95	\$5,577.03	\$6,150.83	\$6,674.11	\$7,314.16	\$7,817.02	\$9,142.71
94	\$4,775.77	\$5,945.36	\$6,556.96	\$7,114.92	\$7,797.19	\$8,333.21	\$9,746.51
95	\$5,071.58	\$6,313.62	\$6,963.18	\$7,555.67	\$8,280.19	\$8,849.43	\$10,350.24
96	\$5,451.96	\$6,787.17	\$7,485.43	\$8,122.34	\$8,901.19	\$9,513.16	\$11,126.51
97	\$5,832.34	\$7,260.69	\$8,007.64	\$8,689.01	\$9,522.21	\$10,176.88	\$11,902.77
98	\$6,212.74	\$7,734.24	\$8,529.89	\$9,255.69	\$10,143.23	\$10,840.59	\$12,679.08
99	\$6,593.06	\$8,207.73	\$9,052.13	\$9,822.36	\$10,764.22	\$11,504.27	\$13,455.30

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
75% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$110.36	\$137.36	\$151.85	\$164.41	\$180.19	\$192.57	\$225.24
31	\$111.72	\$139.10	\$153.73	\$166.45	\$182.42	\$194.94	\$228.02
32	\$113.08	\$140.78	\$155.60	\$168.45	\$184.62	\$197.31	\$230.80
33	\$114.44	\$142.50	\$157.48	\$170.50	\$186.85	\$199.72	\$233.60
34	\$115.83	\$144.16	\$159.38	\$172.55	\$189.08	\$202.06	\$236.36
35	\$117.19	\$145.85	\$161.23	\$174.57	\$191.35	\$204.46	\$239.16
36	\$118.56	\$147.58	\$163.10	\$176.58	\$193.52	\$206.84	\$241.91
37	\$119.90	\$149.30	\$165.01	\$178.58	\$195.78	\$209.19	\$244.69
38	\$121.23	\$150.97	\$166.86	\$180.67	\$197.99	\$211.58	\$247.49
39	\$122.65	\$152.68	\$168.74	\$182.71	\$200.24	\$214.00	\$250.26
40	\$123.98	\$154.36	\$170.63	\$184.72	\$202.43	\$216.36	\$253.08
41	\$127.31	\$158.47	\$175.15	\$189.65	\$207.82	\$222.10	\$259.75
42	\$130.59	\$162.58	\$179.62	\$194.52	\$213.18	\$227.79	\$266.50
43	\$133.86	\$166.62	\$184.13	\$199.42	\$218.56	\$233.57	\$273.19
44	\$137.14	\$170.76	\$188.66	\$204.29	\$223.92	\$239.30	\$279.89
45	\$140.45	\$174.83	\$193.15	\$209.20	\$229.26	\$245.07	\$286.58
46	\$144.35	\$179.68	\$198.50	\$215.08	\$235.72	\$251.90	\$294.60
47	\$148.28	\$184.58	\$203.89	\$220.92	\$242.06	\$258.72	\$302.63
48	\$152.21	\$189.50	\$209.25	\$226.73	\$248.49	\$265.59	\$310.63
49	\$156.09	\$194.36	\$214.62	\$232.59	\$254.87	\$272.41	\$318.63
50	\$160.07	\$199.25	\$219.98	\$238.39	\$261.27	\$279.24	\$326.60
51	\$166.50	\$207.30	\$228.86	\$248.01	\$271.82	\$290.53	\$339.82
52	\$172.96	\$215.29	\$237.76	\$257.66	\$282.42	\$301.80	\$352.99
53	\$179.42	\$223.36	\$246.55	\$267.32	\$292.92	\$313.08	\$366.18
54	\$185.91	\$231.41	\$255.45	\$276.92	\$303.48	\$324.29	\$379.32
55	\$194.37	\$242.00	\$267.13	\$289.63	\$317.43	\$339.22	\$396.77
56	\$204.87	\$255.04	\$281.52	\$305.22	\$334.49	\$357.48	\$418.12
57	\$215.35	\$268.06	\$295.84	\$320.83	\$351.60	\$375.75	\$439.46
58	\$225.78	\$281.11	\$310.18	\$336.42	\$368.66	\$394.00	\$460.84
59	\$236.27	\$294.15	\$324.47	\$352.02	\$385.75	\$412.28	\$482.22
60	\$246.72	\$307.15	\$338.84	\$367.59	\$402.86	\$430.51	\$503.55
61	\$265.89	\$330.95	\$365.25	\$396.09	\$434.09	\$463.93	\$542.61
62	\$285.03	\$354.83	\$391.63	\$424.61	\$465.33	\$497.30	\$581.66
63	\$304.12	\$378.60	\$418.05	\$453.10	\$496.57	\$530.68	\$620.67
64	\$323.25	\$402.44	\$444.45	\$481.57	\$527.78	\$564.07	\$659.73
65	\$349.69	\$435.35	\$480.85	\$520.97	\$570.90	\$610.18	\$713.64
66	\$384.79	\$479.09	\$529.03	\$573.31	\$628.25	\$671.49	\$785.33
67	\$419.97	\$522.74	\$577.13	\$625.65	\$685.62	\$732.78	\$857.04
68	\$455.08	\$566.52	\$625.30	\$677.96	\$742.96	\$794.07	\$928.70
69	\$490.20	\$610.25	\$673.43	\$730.27	\$800.33	\$855.34	\$1,000.39
70	\$525.32	\$653.98	\$721.57	\$782.62	\$857.66	\$916.66	\$1,072.09
71	\$591.33	\$736.11	\$812.20	\$880.90	\$965.39	\$1,031.75	\$1,206.78
72	\$657.33	\$818.27	\$902.86	\$979.26	\$1,073.11	\$1,146.90	\$1,341.41
73	\$723.31	\$900.41	\$993.50	\$1,077.55	\$1,180.87	\$1,262.05	\$1,476.11
74	\$789.28	\$982.56	\$1,084.12	\$1,175.86	\$1,288.60	\$1,377.19	\$1,610.74
75	\$864.16	\$1,075.80	\$1,186.97	\$1,287.43	\$1,410.88	\$1,507.89	\$1,763.59
76	\$965.48	\$1,201.92	\$1,325.85	\$1,438.36	\$1,576.30	\$1,684.66	\$1,970.34
77	\$1,066.77	\$1,328.00	\$1,464.70	\$1,589.25	\$1,741.68	\$1,861.39	\$2,177.07
78	\$1,168.08	\$1,454.16	\$1,603.60	\$1,740.18	\$1,907.10	\$2,038.19	\$2,383.85
79	\$1,269.40	\$1,580.24	\$1,742.42	\$1,891.15	\$2,072.46	\$2,214.96	\$2,590.59
80	\$1,370.73	\$1,706.42	\$1,881.32	\$2,042.04	\$2,237.90	\$2,391.75	\$2,797.37
81	\$1,535.15	\$1,911.14	\$2,107.07	\$2,287.12	\$2,506.47	\$2,678.74	\$3,133.00
82	\$1,699.64	\$2,115.92	\$2,332.79	\$2,532.16	\$2,774.98	\$2,965.74	\$3,468.70
83	\$1,864.16	\$2,320.70	\$2,558.58	\$2,777.19	\$3,043.50	\$3,252.78	\$3,804.37
84	\$2,028.64	\$2,525.44	\$2,784.35	\$3,022.27	\$3,312.06	\$3,539.75	\$4,140.07
85	\$2,193.11	\$2,730.18	\$3,010.06	\$3,267.32	\$3,580.59	\$3,826.79	\$4,475.75
86	\$2,500.17	\$3,112.42	\$3,431.51	\$3,724.74	\$4,081.86	\$4,362.52	\$5,102.36
87	\$2,807.18	\$3,494.67	\$3,852.93	\$4,182.13	\$4,583.20	\$4,898.29	\$5,728.98
88	\$3,114.24	\$3,876.90	\$4,274.36	\$4,639.57	\$5,084.47	\$5,434.04	\$6,355.57
89	\$3,421.29	\$4,259.17	\$4,695.77	\$5,096.99	\$5,585.79	\$5,969.75	\$6,982.17
90	\$3,728.31	\$4,641.35	\$5,117.17	\$5,554.42	\$6,087.07	\$6,505.47	\$7,608.78
91	\$4,035.34	\$5,023.58	\$5,538.60	\$6,011.85	\$6,588.34	\$7,041.24	\$8,235.37
92	\$4,342.35	\$5,405.83	\$5,959.97	\$6,469.23	\$7,089.62	\$7,577.01	\$8,862.01
93	\$4,649.42	\$5,788.03	\$6,381.42	\$6,926.66	\$7,590.89	\$8,112.75	\$9,488.62
94	\$4,956.45	\$6,170.28	\$6,802.81	\$7,384.11	\$8,092.16	\$8,648.52	\$10,115.18
95	\$5,263.49	\$6,552.54	\$7,224.23	\$7,841.52	\$8,593.45	\$9,184.25	\$10,741.82
96	\$5,658.24	\$7,043.96	\$7,766.04	\$8,429.69	\$9,237.98	\$9,873.08	\$11,547.47
97	\$6,053.02	\$7,535.43	\$8,307.88	\$9,017.75	\$9,882.48	\$10,561.91	\$12,353.09
98	\$6,447.79	\$8,026.82	\$8,849.67	\$9,605.86	\$10,526.98	\$11,250.68	\$13,158.76
99	\$6,842.53	\$8,518.24	\$9,391.53	\$10,193.97	\$11,171.50	\$11,939.55	\$13,964.38

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
50% Home Care
No Inflation

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$44.68	\$55.68	\$62.13	\$66.64	\$73.01	\$78.03	\$91.26
31	\$45.27	\$56.34	\$62.88	\$67.43	\$73.89	\$79.01	\$92.39
32	\$45.81	\$57.04	\$63.68	\$68.25	\$74.83	\$79.98	\$93.53
33	\$46.37	\$57.73	\$64.44	\$69.10	\$75.72	\$80.96	\$94.65
34	\$46.95	\$58.45	\$65.21	\$69.92	\$76.63	\$81.92	\$95.75
35	\$47.48	\$59.14	\$65.98	\$70.75	\$77.54	\$82.88	\$96.89
36	\$48.03	\$59.80	\$66.76	\$71.56	\$78.41	\$83.82	\$98.03
37	\$48.60	\$60.48	\$67.51	\$72.40	\$79.33	\$84.78	\$99.16
38	\$49.14	\$61.20	\$68.28	\$73.21	\$80.24	\$85.76	\$100.30
39	\$49.69	\$61.88	\$69.06	\$74.04	\$81.14	\$86.72	\$101.41
40	\$50.26	\$62.54	\$69.82	\$74.88	\$82.05	\$87.70	\$102.52
41	\$51.24	\$63.84	\$71.21	\$76.39	\$83.69	\$89.46	\$104.62
42	\$52.28	\$65.08	\$72.61	\$77.88	\$85.35	\$91.21	\$106.69
43	\$53.27	\$66.34	\$73.99	\$79.41	\$87.03	\$93.01	\$108.77
44	\$54.31	\$67.61	\$75.38	\$80.91	\$88.70	\$94.78	\$110.84
45	\$55.36	\$68.86	\$76.75	\$82.42	\$90.34	\$96.54	\$112.90
46	\$56.77	\$70.67	\$78.67	\$84.54	\$92.64	\$99.04	\$115.81
47	\$58.20	\$72.42	\$80.61	\$86.67	\$94.96	\$101.49	\$118.72
48	\$59.62	\$74.19	\$82.54	\$88.81	\$97.28	\$103.99	\$121.63
49	\$61.04	\$75.96	\$84.45	\$90.90	\$99.63	\$106.50	\$124.55
50	\$62.45	\$77.72	\$86.42	\$93.02	\$101.93	\$108.96	\$127.44
51	\$65.11	\$81.07	\$90.14	\$97.02	\$106.32	\$113.62	\$132.88
52	\$67.80	\$84.43	\$93.86	\$101.04	\$110.72	\$118.34	\$138.41
53	\$70.53	\$87.78	\$97.62	\$105.02	\$115.13	\$123.01	\$143.88
54	\$73.20	\$91.11	\$101.31	\$109.02	\$119.49	\$127.72	\$149.35
55	\$76.70	\$95.46	\$106.22	\$114.26	\$125.21	\$133.84	\$156.52
56	\$81.92	\$102.01	\$113.37	\$122.04	\$133.75	\$142.96	\$167.18
57	\$87.15	\$108.50	\$120.57	\$129.85	\$142.28	\$152.07	\$177.86
58	\$92.36	\$114.99	\$127.71	\$137.61	\$150.81	\$161.19	\$188.52
59	\$97.60	\$121.51	\$134.92	\$145.42	\$159.35	\$170.30	\$199.19
60	\$102.84	\$128.02	\$142.08	\$153.19	\$167.91	\$179.44	\$209.88
61	\$114.61	\$142.69	\$158.42	\$170.74	\$187.12	\$199.96	\$233.88
62	\$126.37	\$157.34	\$174.81	\$188.29	\$206.35	\$220.53	\$257.93
63	\$138.19	\$172.02	\$191.13	\$205.81	\$225.58	\$241.07	\$281.97
64	\$149.93	\$186.64	\$207.47	\$223.42	\$244.80	\$261.63	\$306.00
65	\$165.18	\$205.62	\$228.60	\$246.04	\$269.66	\$288.20	\$337.06
66	\$188.75	\$234.98	\$260.97	\$281.18	\$308.14	\$329.40	\$385.20
67	\$212.37	\$264.36	\$293.39	\$316.35	\$346.67	\$370.53	\$433.36
68	\$235.94	\$293.74	\$325.81	\$351.48	\$385.20	\$411.70	\$481.51
69	\$259.50	\$323.09	\$358.19	\$386.62	\$423.71	\$452.83	\$529.67
70	\$283.12	\$352.44	\$390.60	\$421.77	\$462.22	\$494.01	\$577.80
71	\$329.56	\$410.27	\$454.47	\$490.96	\$538.05	\$575.04	\$672.54
72	\$376.01	\$468.05	\$518.34	\$560.13	\$613.87	\$656.07	\$767.30
73	\$422.42	\$525.89	\$582.27	\$629.33	\$689.71	\$737.12	\$862.08
74	\$468.85	\$583.69	\$646.16	\$698.50	\$765.50	\$818.14	\$956.84
75	\$520.70	\$648.20	\$717.44	\$775.73	\$850.06	\$908.51	\$1,062.56
76	\$598.98	\$745.71	\$824.94	\$892.41	\$977.98	\$1,045.22	\$1,222.47
77	\$677.37	\$843.21	\$932.43	\$1,009.12	\$1,105.87	\$1,181.89	\$1,382.34
78	\$755.72	\$940.76	\$1,039.90	\$1,125.84	\$1,233.79	\$1,318.62	\$1,542.21
79	\$834.01	\$1,038.30	\$1,147.37	\$1,242.56	\$1,361.70	\$1,455.26	\$1,702.10
80	\$912.35	\$1,135.81	\$1,254.86	\$1,359.26	\$1,489.60	\$1,591.99	\$1,861.98
81	\$1,021.87	\$1,272.10	\$1,405.44	\$1,522.36	\$1,668.32	\$1,783.03	\$2,085.42
82	\$1,131.38	\$1,408.40	\$1,556.04	\$1,685.46	\$1,847.08	\$1,974.09	\$2,308.86
83	\$1,240.84	\$1,544.69	\$1,706.62	\$1,848.57	\$2,025.83	\$2,165.11	\$2,532.27
84	\$1,350.31	\$1,680.98	\$1,857.17	\$2,011.67	\$2,204.61	\$2,356.15	\$2,755.72
85	\$1,459.82	\$1,817.28	\$2,007.78	\$2,174.83	\$2,383.33	\$2,547.21	\$2,979.18
86	\$1,664.15	\$2,071.73	\$2,288.88	\$2,479.25	\$2,716.99	\$2,903.77	\$3,396.22
87	\$1,868.55	\$2,326.15	\$2,569.94	\$2,783.73	\$3,050.65	\$3,260.41	\$3,813.32
88	\$2,072.90	\$2,580.55	\$2,851.00	\$3,088.19	\$3,384.34	\$3,616.99	\$4,230.40
89	\$2,277.28	\$2,834.98	\$3,132.15	\$3,392.69	\$3,717.99	\$3,973.59	\$4,647.51
90	\$2,481.66	\$3,089.41	\$3,413.23	\$3,697.15	\$4,051.69	\$4,330.22	\$5,064.58
91	\$2,686.01	\$3,343.83	\$3,694.29	\$4,001.62	\$4,385.34	\$4,686.83	\$5,481.67
92	\$2,890.37	\$3,598.24	\$3,975.37	\$4,306.06	\$4,719.02	\$5,043.43	\$5,898.77
93	\$3,094.75	\$3,852.64	\$4,256.49	\$4,610.55	\$5,052.66	\$5,400.02	\$6,315.84
94	\$3,299.13	\$4,107.08	\$4,537.58	\$4,915.05	\$5,386.35	\$5,756.62	\$6,732.91
95	\$3,503.50	\$4,361.53	\$4,818.63	\$5,219.50	\$5,720.00	\$6,113.26	\$7,150.01
96	\$3,766.28	\$4,688.58	\$5,180.10	\$5,610.95	\$6,149.00	\$6,571.75	\$7,686.24
97	\$4,029.03	\$5,015.73	\$5,541.47	\$6,002.40	\$6,577.99	\$7,030.23	\$8,222.51
98	\$4,291.80	\$5,342.86	\$5,902.85	\$6,393.88	\$7,007.03	\$7,488.73	\$8,758.75
99	\$4,554.57	\$5,669.94	\$6,264.26	\$6,785.34	\$7,436.00	\$7,947.23	\$9,295.00

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
50% Home Care
5% Simple Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$71.51	\$89.09	\$98.67	\$106.63	\$116.83	\$124.85	\$146.04
31	\$72.43	\$90.19	\$99.85	\$107.94	\$118.25	\$126.39	\$147.81
32	\$73.34	\$91.25	\$101.11	\$109.19	\$119.73	\$127.93	\$149.59
33	\$74.20	\$92.41	\$102.29	\$110.57	\$121.16	\$129.52	\$151.45
34	\$75.08	\$93.50	\$103.51	\$111.88	\$122.61	\$131.06	\$153.23
35	\$75.95	\$94.59	\$104.71	\$113.20	\$124.05	\$132.57	\$155.06
36	\$76.85	\$95.68	\$105.95	\$114.50	\$125.49	\$134.14	\$156.85
37	\$77.78	\$96.78	\$107.19	\$115.81	\$126.93	\$135.66	\$158.68
38	\$78.65	\$97.93	\$108.38	\$117.14	\$128.38	\$137.20	\$160.43
39	\$79.47	\$98.99	\$109.63	\$118.45	\$129.85	\$138.74	\$162.30
40	\$80.40	\$100.08	\$110.82	\$119.81	\$131.25	\$140.26	\$164.10
41	\$82.52	\$102.76	\$113.80	\$122.94	\$134.77	\$144.04	\$168.43
42	\$84.69	\$105.42	\$116.76	\$126.15	\$138.28	\$147.77	\$172.84
43	\$86.82	\$108.10	\$119.71	\$129.37	\$141.77	\$151.53	\$177.18
44	\$88.99	\$110.75	\$122.65	\$132.54	\$145.28	\$155.27	\$181.59
45	\$91.14	\$113.44	\$125.62	\$135.78	\$148.77	\$158.99	\$185.95
46	\$93.99	\$117.07	\$129.62	\$140.06	\$153.48	\$164.02	\$191.88
47	\$96.89	\$120.62	\$133.60	\$144.39	\$158.22	\$169.08	\$197.78
48	\$99.79	\$124.20	\$137.64	\$148.69	\$162.89	\$174.13	\$203.65
49	\$102.70	\$127.84	\$141.60	\$152.98	\$167.65	\$179.19	\$209.55
50	\$105.59	\$131.43	\$145.63	\$157.28	\$172.38	\$184.22	\$215.47
51	\$110.58	\$137.70	\$152.47	\$164.80	\$180.58	\$192.97	\$225.74
52	\$115.61	\$143.96	\$159.35	\$172.28	\$188.79	\$201.77	\$236.01
53	\$120.68	\$150.25	\$166.23	\$179.79	\$197.04	\$210.58	\$246.26
54	\$125.76	\$156.49	\$173.09	\$187.26	\$205.21	\$219.39	\$256.53
55	\$134.64	\$167.61	\$185.31	\$200.59	\$219.79	\$234.92	\$274.75
56	\$143.46	\$178.60	\$197.42	\$213.72	\$234.23	\$250.35	\$292.78
57	\$152.31	\$189.60	\$209.50	\$226.92	\$248.66	\$265.77	\$310.80
58	\$161.12	\$200.62	\$221.59	\$240.07	\$263.10	\$281.19	\$328.86
59	\$169.96	\$211.58	\$233.70	\$253.22	\$277.53	\$296.59	\$346.90
60	\$178.83	\$222.60	\$245.77	\$266.40	\$291.92	\$312.01	\$364.92
61	\$195.79	\$243.71	\$269.28	\$291.68	\$319.65	\$341.61	\$399.56
62	\$212.74	\$264.87	\$292.80	\$316.97	\$347.36	\$371.28	\$434.22
63	\$229.74	\$285.98	\$316.30	\$342.24	\$375.06	\$400.88	\$468.85
64	\$246.68	\$307.12	\$339.78	\$367.55	\$402.78	\$430.50	\$503.47
65	\$264.36	\$329.11	\$364.16	\$393.84	\$431.60	\$461.29	\$539.47
66	\$295.19	\$367.53	\$406.46	\$439.82	\$481.98	\$515.15	\$602.46
67	\$326.08	\$405.94	\$448.76	\$485.78	\$532.36	\$568.95	\$665.46
68	\$356.95	\$444.40	\$491.03	\$531.78	\$582.79	\$622.83	\$728.48
69	\$387.79	\$482.79	\$533.38	\$577.72	\$633.16	\$676.68	\$791.45
70	\$418.66	\$521.21	\$575.67	\$623.72	\$683.53	\$730.53	\$854.41
71	\$477.09	\$593.96	\$655.94	\$710.75	\$778.96	\$832.47	\$973.65
72	\$535.52	\$666.66	\$736.22	\$797.79	\$874.31	\$934.41	\$1,092.86
73	\$593.95	\$739.36	\$816.55	\$884.82	\$969.68	\$1,036.38	\$1,212.10
74	\$652.34	\$812.09	\$896.86	\$971.87	\$1,065.08	\$1,138.29	\$1,331.31
75	\$718.19	\$894.06	\$987.35	\$1,069.94	\$1,172.49	\$1,253.11	\$1,465.59
76	\$808.85	\$1,006.92	\$1,111.74	\$1,205.02	\$1,320.55	\$1,411.38	\$1,650.74
77	\$899.56	\$1,119.79	\$1,236.10	\$1,340.12	\$1,468.65	\$1,569.57	\$1,835.78
78	\$990.23	\$1,232.73	\$1,360.40	\$1,475.23	\$1,616.69	\$1,727.81	\$2,020.86
79	\$1,080.90	\$1,345.62	\$1,484.79	\$1,610.34	\$1,764.72	\$1,886.03	\$2,205.92
80	\$1,171.60	\$1,458.50	\$1,609.15	\$1,745.42	\$1,912.81	\$2,044.32	\$2,391.00
81	\$1,312.15	\$1,633.52	\$1,802.25	\$1,954.88	\$2,142.31	\$2,289.66	\$2,677.95
82	\$1,452.77	\$1,808.56	\$1,995.37	\$2,164.35	\$2,371.83	\$2,534.94	\$2,964.82
83	\$1,593.41	\$1,983.54	\$2,188.42	\$2,373.78	\$2,601.36	\$2,780.26	\$3,251.73
84	\$1,733.95	\$2,158.56	\$2,381.52	\$2,583.23	\$2,830.95	\$3,025.56	\$3,538.66
85	\$1,874.54	\$2,333.60	\$2,574.63	\$2,792.69	\$3,060.46	\$3,270.89	\$3,825.55
86	\$2,136.98	\$2,660.30	\$2,935.05	\$3,183.66	\$3,488.89	\$3,728.77	\$4,361.15
87	\$2,399.38	\$2,987.00	\$3,295.50	\$3,574.63	\$3,917.40	\$4,186.73	\$4,896.71
88	\$2,661.84	\$3,313.70	\$3,655.93	\$3,965.58	\$4,345.89	\$4,644.62	\$5,432.31
89	\$2,924.28	\$3,640.42	\$4,016.41	\$4,356.58	\$4,774.33	\$5,102.55	\$5,967.93
90	\$3,186.72	\$3,967.13	\$4,376.89	\$4,747.54	\$5,202.80	\$5,560.44	\$6,503.46
91	\$3,449.11	\$4,293.84	\$4,737.30	\$5,138.57	\$5,631.28	\$6,018.40	\$7,039.06
92	\$3,711.57	\$4,620.55	\$5,097.75	\$5,529.47	\$6,059.73	\$6,476.32	\$7,574.66
93	\$3,974.03	\$4,947.24	\$5,458.20	\$5,920.48	\$6,488.22	\$6,934.27	\$8,110.23
94	\$4,236.43	\$5,273.96	\$5,818.62	\$6,311.43	\$6,916.67	\$7,392.17	\$8,645.82
95	\$4,498.91	\$5,600.65	\$6,179.05	\$6,702.41	\$7,345.13	\$7,850.10	\$9,181.39
96	\$4,836.36	\$6,020.65	\$6,642.49	\$7,205.10	\$7,895.98	\$8,438.82	\$9,870.01
97	\$5,173.70	\$6,440.74	\$7,105.96	\$7,707.76	\$8,446.87	\$9,027.57	\$10,558.59
98	\$5,511.14	\$6,860.82	\$7,569.38	\$8,210.45	\$8,997.78	\$9,616.36	\$11,247.19
99	\$5,848.57	\$7,280.84	\$8,032.82	\$8,713.15	\$9,548.66	\$10,205.16	\$11,935.79

Policy Form Series: LTC-VAL
Value with Indemnity
\$10 Annual Rates After 6.77% Increase
100 Day Elimination Period
50% Home Care
5% Compound Inflation Rider

Age	2 Year	3 year	4 year	5 year	6 year	7 years	Lifetime
30	\$97.44	\$121.37	\$134.13	\$145.20	\$159.17	\$170.09	\$198.96
31	\$98.69	\$122.85	\$135.78	\$147.02	\$161.11	\$172.19	\$201.38
32	\$99.91	\$124.33	\$137.46	\$148.78	\$163.05	\$174.31	\$203.86
33	\$101.07	\$125.84	\$139.10	\$150.60	\$165.02	\$176.39	\$206.32
34	\$102.31	\$127.34	\$140.75	\$152.40	\$167.05	\$178.51	\$208.78
35	\$103.48	\$128.89	\$142.41	\$154.18	\$169.00	\$180.59	\$211.23
36	\$104.69	\$130.37	\$144.08	\$155.99	\$170.96	\$182.69	\$213.68
37	\$105.92	\$131.81	\$145.75	\$157.81	\$172.91	\$184.79	\$216.13
38	\$107.09	\$133.36	\$147.39	\$159.56	\$174.90	\$186.93	\$218.62
39	\$108.32	\$134.84	\$149.06	\$161.39	\$176.88	\$189.02	\$221.06
40	\$109.57	\$136.34	\$150.70	\$163.19	\$178.81	\$191.14	\$223.52
41	\$112.41	\$139.96	\$154.66	\$167.48	\$183.55	\$196.14	\$229.41
42	\$115.32	\$143.58	\$158.66	\$171.78	\$188.25	\$201.23	\$235.29
43	\$118.19	\$147.16	\$162.59	\$176.08	\$192.99	\$206.24	\$241.23
44	\$121.11	\$150.73	\$166.55	\$180.36	\$197.73	\$211.28	\$247.13
45	\$123.99	\$154.34	\$170.53	\$184.72	\$202.42	\$216.33	\$252.99
46	\$127.45	\$158.68	\$175.27	\$189.84	\$208.04	\$222.38	\$260.08
47	\$130.90	\$162.95	\$180.02	\$195.00	\$213.67	\$228.38	\$267.12
48	\$134.36	\$167.23	\$184.77	\$200.16	\$219.33	\$234.45	\$274.17
49	\$137.82	\$171.56	\$189.49	\$205.32	\$224.99	\$240.45	\$281.25
50	\$141.26	\$175.86	\$194.25	\$210.43	\$230.63	\$246.49	\$288.30
51	\$146.92	\$182.93	\$202.03	\$218.94	\$239.94	\$256.39	\$299.86
52	\$152.61	\$190.03	\$209.84	\$227.38	\$249.21	\$266.35	\$311.55
53	\$158.35	\$197.09	\$217.62	\$235.87	\$258.48	\$276.27	\$323.10
54	\$164.05	\$204.22	\$225.38	\$244.34	\$267.74	\$286.21	\$334.75
55	\$174.74	\$217.52	\$240.11	\$260.31	\$285.28	\$304.88	\$356.61
56	\$184.08	\$229.24	\$253.02	\$274.28	\$300.63	\$321.33	\$375.80
57	\$193.53	\$240.92	\$265.92	\$288.34	\$315.97	\$337.69	\$394.95
58	\$202.89	\$252.66	\$278.81	\$302.30	\$331.29	\$354.11	\$414.15
59	\$212.35	\$264.29	\$291.78	\$316.31	\$346.65	\$370.46	\$433.29
60	\$221.72	\$276.02	\$304.63	\$330.30	\$361.98	\$386.90	\$452.50
61	\$239.02	\$297.53	\$328.54	\$356.06	\$390.22	\$417.07	\$487.75
62	\$256.30	\$319.08	\$352.41	\$381.85	\$418.46	\$447.25	\$523.07
63	\$273.63	\$340.61	\$376.28	\$407.58	\$446.72	\$477.43	\$558.39
64	\$290.92	\$362.12	\$400.14	\$433.42	\$474.96	\$507.60	\$593.68
65	\$308.98	\$384.69	\$425.07	\$460.37	\$504.46	\$539.17	\$630.59
66	\$340.17	\$423.47	\$467.77	\$506.75	\$555.34	\$593.57	\$694.23
67	\$371.36	\$462.25	\$510.52	\$553.20	\$606.24	\$647.91	\$757.86
68	\$402.48	\$501.09	\$553.23	\$599.64	\$657.15	\$702.30	\$821.38
69	\$433.65	\$539.87	\$595.95	\$646.06	\$708.00	\$756.67	\$885.00
70	\$464.82	\$578.65	\$638.71	\$692.47	\$758.90	\$811.06	\$948.61
71	\$523.38	\$651.53	\$719.11	\$779.71	\$854.47	\$913.19	\$1,068.06
72	\$581.91	\$724.42	\$799.56	\$866.92	\$950.05	\$1,015.32	\$1,187.54
73	\$640.45	\$797.29	\$880.02	\$954.11	\$1,045.63	\$1,117.52	\$1,307.01
74	\$698.96	\$870.17	\$960.45	\$1,041.31	\$1,141.17	\$1,219.65	\$1,426.46
75	\$765.39	\$952.85	\$1,051.78	\$1,140.31	\$1,249.62	\$1,335.53	\$1,561.98
76	\$855.48	\$1,064.98	\$1,175.30	\$1,274.50	\$1,396.72	\$1,492.74	\$1,745.86
77	\$945.60	\$1,177.17	\$1,298.85	\$1,408.73	\$1,543.80	\$1,649.92	\$1,929.77
78	\$1,035.70	\$1,289.32	\$1,422.39	\$1,542.97	\$1,690.93	\$1,807.14	\$2,113.63
79	\$1,125.78	\$1,401.46	\$1,545.89	\$1,677.18	\$1,837.98	\$1,964.36	\$2,297.50
80	\$1,215.88	\$1,513.63	\$1,669.45	\$1,811.39	\$1,985.11	\$2,121.55	\$2,481.38
81	\$1,361.75	\$1,695.27	\$1,869.80	\$2,028.78	\$2,223.29	\$2,376.11	\$2,779.12
82	\$1,507.68	\$1,876.91	\$2,070.15	\$2,246.12	\$2,461.51	\$2,630.75	\$3,076.92
83	\$1,653.59	\$2,058.51	\$2,270.46	\$2,463.48	\$2,699.70	\$2,885.32	\$3,374.66
84	\$1,799.48	\$2,240.18	\$2,470.79	\$2,680.83	\$2,937.97	\$3,139.92	\$3,672.39
85	\$1,945.41	\$2,421.79	\$2,671.12	\$2,898.24	\$3,176.12	\$3,394.50	\$3,970.16
86	\$2,217.75	\$2,760.89	\$3,045.10	\$3,303.96	\$3,620.77	\$3,869.71	\$4,526.00
87	\$2,490.13	\$3,099.91	\$3,419.07	\$3,709.74	\$4,065.43	\$4,344.94	\$5,081.81
88	\$2,762.43	\$3,438.99	\$3,792.99	\$4,115.48	\$4,510.11	\$4,820.18	\$5,637.63
89	\$3,034.80	\$3,778.03	\$4,166.96	\$4,521.24	\$4,954.77	\$5,295.40	\$6,193.47
90	\$3,307.17	\$4,117.06	\$4,540.92	\$4,926.98	\$5,399.48	\$5,770.63	\$6,749.30
91	\$3,579.50	\$4,456.12	\$4,914.89	\$5,332.76	\$5,844.10	\$6,245.88	\$7,305.13
92	\$3,851.82	\$4,795.17	\$5,288.86	\$5,738.49	\$6,288.76	\$6,721.10	\$7,860.97
93	\$4,124.23	\$5,134.25	\$5,662.78	\$6,144.23	\$6,733.44	\$7,196.35	\$8,416.76
94	\$4,396.56	\$5,473.26	\$6,036.75	\$6,549.98	\$7,178.07	\$7,671.56	\$8,972.58
95	\$4,668.93	\$5,812.36	\$6,410.73	\$6,955.73	\$7,622.71	\$8,146.80	\$9,528.42
96	\$5,019.12	\$6,248.27	\$6,891.56	\$7,477.44	\$8,194.40	\$8,757.81	\$10,243.02
97	\$5,369.27	\$6,684.19	\$7,372.36	\$7,999.09	\$8,766.16	\$9,368.80	\$10,957.71
98	\$5,719.45	\$7,120.10	\$7,853.14	\$8,520.78	\$9,337.88	\$9,979.82	\$11,672.34
99	\$6,069.62	\$7,556.00	\$8,333.95	\$9,042.47	\$9,909.54	\$10,590.83	\$12,386.94

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2020 Rate Increase Filings/CT20-225 VIP1 (RATE)		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	Please see the attached Transmittal Letter
Attachment(s):	PA_VIP1_Filing Letter_extend use of infl_decrease_Rate Action 2020.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	Please see the attached Actuarial Memorandum and Explanatory Information (A&H)
Attachment(s):	2019_VIP1_ActMemo_RateStability - PA.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2020 Rate Increase Filings/CT20-225 VIP1 (RATE)		

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable for this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Coverage Change Form
Comments:	Please see the attached Coverage Change Form
Attachment(s):	Cov Chg Form.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Policyholder Letter
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SERFF Tracking #:	META-132258907	State Tracking #:	META-132258907	Company Tracking #:	CT20-225 VIP1 (RATE) KB
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State:	Pennsylvania	Filing Company:	Metropolitan Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Individual Long-Term Care Insurance		
Project Name/Number:	2020 Rate Increase Filings/CT20-225 VIP1 (RATE)		

Comments:	Please see the attached Policyholder Letter
Attachment(s):	IB PH Ltr.pdf
Item Status:	
Status Date:	

Metropolitan Life Insurance Company
1300 Hall Boulevard
Bloomfield, CT 06002
Tel 860-656-3813 Fax 860-656-3805
treilly1@metlife.com



Thomas G. Reilly
Assistant Vice President
Product Management and Compliance

February 11, 2020

Pennsylvania Insurance Department
1326 Strawberry Square, 13th Floor
Harrisburg, Pennsylvania 17120

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance –
Inforce Premium Rate Schedule Increase Filing for Policy Forms LTC-IDEAL-PA, et al and LTC-IDEAL-PA-ML, et al
NAIC Company No. is 65978
FEIN No. is 13-5581829

Dear Sir/Madam:

We are filing, for your review and authorization, a request for a 6.77% premium rate schedule increase with respect to the policy forms listed below. The policy forms are tax-qualified individual long-term care insurance policies.

LTC-IDEAL-PA	- approved by your Department in 2003
LTC-FAC-PA	- approved by your Department in 2003
LTC-VAL-PA	- approved by your Department in 2003
LTC-PREM-PA	- approved by your Department in 2003
LTC-IDEAL-PA-ML	- approved by your Department in 2003
LTC-FAC-PA-ML	- approved by your Department in 2003
LTC-VAL-PA-ML	- approved by your Department in 2003
LTC-PREM-PA-ML	- approved by your Department in 2003

The inforce premium rate schedule increase for which we are seeking authorization in this filing will apply to the above listed policies, along with those rider and endorsements that were contemporaneously or subsequently authorized for use by your Department. They were issued in your state from January 2003 to June 2006 and are no longer being marketed in any state. Nationwide, these policy forms were last issued in 2007.

While we do not intend to offer inflation decrease offers with this filing, please note that we plan to use the rate factors and inflation mitigation riders that were previously authorized by your Department on May 23, 2018, as we would like to have additional inflation decrease options available to insureds, outside of this or any subsequent requested rate increase.

Note that previously, a premium rate increase request of 18% was submitted on December 14, 2008, and your Department authorized 18% on March 13, 2009.

Note that previously, a premium rate increase request of 58% was submitted on January 2, 2013, and your Department authorized 20% on May 1, 2013.

Note that previously, a premium rate increase request of 59.60% was submitted on February 3, 2016, and your Department authorized 20% on April 5, 2016.

Note that previously, a premium rate increase request of 33% was submitted on January 30, 2018, and your Department authorized 33%, to be phased over a 2-year period, on May 23, 2018.

We are submitting an actuarial memorandum, which reflects inflation protection landing spots applicable to our proposed rate increase request.

Please note that we will not implement any authorized premium rate increase for at least one (1) year after all phases of the prior rate increase have been implemented.

Notification to Policyholders of Premium Rate Schedule Increase

After we have obtained authorization of the premium rate increase, this rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually), following at least a 60 day advance written notification to the policyholder. In our written notification we will include explanatory information related to the rate increase, including:

- The amount of the increase requested in this filing and the amount of the increase authorized by your Department;
- If the full amount of the requested increase is authorized by your Department, a statement that the policy may be subject to rate increases in the future and, if the amount of the increase authorized by your Department is less than the amount requested in this filing, the notice may include an additional statement about the likelihood of MetLife making future rate increase requests on the policy. The wording of the statement will depend on the degree of variance from the amount requested;
- The current premium rate and the premium rate after the increase is applied;
- A statement that the premium rate adjustment will be effective on the policy's modal premium due date as described above;
- Information regarding each premium rate increase on this policy form or similar policy forms over the past ten (10) years for this state or any other state that identifies:
 - The policy forms for which premium rates have been increased;
 - The calendar years when the form was available for purchase; and
 - The percent range of each increase;
- The following options available to the policyholder:
 1. the policyholder can continue his/her current coverage by paying the new premium amount when due;
 2. the policyholder can reduce his/her coverage to lessen the impact of the premium rate schedule, if the current level of coverage permits a reduction; or
 3. if the policyholder's coverage lapses (due to nonpayment of premium or cancellation) at any time from the date of our written notification up to 120 days following the first due date of the new premium ("Election Period"), then the policyholder will have nonforfeiture coverage as follows.
 - If the policyholder's coverage does not include the nonforfeiture coverage provision or includes the nonforfeiture coverage provision but that provision provides benefits less than the Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"), we will issue the policyholder the LCUL.
 - If the policyholder's policy includes Contingent Benefits Upon Lapse and the policyholder qualifies for coverage under Contingent Benefits Upon Lapse, we will instead provide coverage under the LCUL, since the benefit payable under the LCUL is equal to the benefit payable under Contingent Benefits Upon Lapse.

- If the policyholder's coverage includes the nonforfeiture coverage provision and that provision provides benefits equal to the LCUL, we will provide coverage under the nonforfeiture coverage provision.

We will not provide coverage under more than one feature that provides for a nonforfeiture benefit. We are including a copy of the policyholder notification letter and coverage change form for informational purposes. These pieces were also submitted in a separate form filing to your Department.

We are extending the use of the Limited Coverage Upon Lapse Following Premium Increase Endorsement (LCUL), which was previously authorized by your Department on March 28, 2013.

The contact person for this filing is:

Deborah Fountas
1300 Hall Boulevard
Bloomfield, CT 06002
Telephone: 860-656-3808
dfountas@metlife.com

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style.

Thomas G. Reilly
Assistant Vice President
Product Management & Compliance

Metropolitan Life Insurance Company
1300 Hall Boulevard, Bloomfield, CT 06002
Email: mark.newton@metlife.com



Mark D. Newton, FSA, MAAA

February 11, 2020

Pennsylvania Insurance Department
Strawberry Square Harrisburg, PA 17120

Re: LTC-FAC-PA, LTC-VAL-PA, LTC-IDEAL-PA, LTC-PREM-PA, LTC-FAC-PA-ML, LTC-VAL-PA-ML, LTC-IDEAL-PA-ML and LTC-PREM-PA
Issued by Metropolitan Life Insurance Company (MetLife)

Attached is the filing for the captioned forms. This letter provides an overview of the filing and notes on some of the content. After a careful review of earlier filings, we have endeavored to reflect in this filing additional content based on previous questions submitted by your Department. Hopefully, this will make your review easier and more effective.

Filing Overview

In addition to this overview, this filing consists of the Actuarial Memorandum and Attachments on specific aspects of the Pennsylvania Administrative Code as well as supporting data based on earlier reviews. These documents are outlined and summarized here for your convenience.

Title	Description
Actuarial Memorandum Exhibit I-A	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none">• Nationwide experience• Without/with proposed rate increase of 6.77%• Weighted average statutory rate 4.48% LLR without rate increase – 105.9% LLR with rate increase – 102.2%
Exhibit II-A	Demonstration of rate action meeting Rate Stability (58/85) limitations
Exhibit I-B	Lifetime Loss Ratio ("LLR") <ul style="list-style-type: none">• Pennsylvania experience• Without/with proposed rate increase of 6.77%• Weighted average statutory rate 4.48% LLR without rate increase – 103.4% LLR with rate increase – 99.8%
Exhibit II-B	Demonstration of rate action meeting Rate Stability (58/85) limitations

Review of Prior Correspondence	Attachment 1 – Assumptions Summary Attachment 2 – A/E Ratios (Calendar Year) Attachment 3 – A/E Ratios (Policy Duration) Attachment 4 – A/E Ratios (Lapse, Mortality, Incidence, Claim Termination) Attachment 9-A – Nationwide Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 9-A – Pennsylvania Lifetime Loss Ratio with Earned Premium and Paid Claims Attachment 16 – Lifetime Loss Ratio at Initial Rates Since Inception Attachment 19 – Nationwide Reserve Experience
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Rationale for the Rate Increase Request

Exhibit 1 demonstrates that the combination of historical and projected experience using the most recent Best Estimate assumptions (with or without a margin for adverse deviation) is clearly far beyond the expected loss ratio using the original pricing assumptions. Attachments 2 and 3 support the development of the experience by analyzing the Actual-to-Expected Ratios by Calendar Year and Policy Duration.

Attachment 1 compares the development of the changes in assumptions from the time of original pricing to the latest Experience Study. Generally, worse than expected morbidity and lower decrements are the primary reasons for the rate action.

Assumption Setting and Review

All projection assumptions are based on the Experience Study performed each year. In general, the assumptions used in all projections are those that reproduce historical experience within a non-material degree of tolerance. Attachment 4 shows the Actual-to-Expected Ratios comparing the latest Best Estimate assumptions with the set of actual experience for Lapse, Mortality, Incidence, and Claim Termination.

Some actuarial judgment is used in areas where credibility or trending requires adjustment. In any case, the methodology, results, conclusions and use are prescribed by MetLife internal Standards and Actuarial Standards of Practice and are reviewed and approved by MetLife management, internal auditors, and external auditors.

Calculation of the Rate Request

MetLife's evaluation of the Justifiable Rate Increase ("JRI") uses the industry standard "If Knew" basis. This method calculates the premium needed at time zero to achieve the original loss ratio if all current experience had been known at inception. Of course, the Company cannot retroactively charge such premiums, so all historical losses stemming from past premium shortfalls are taken by the Company.

Additional Notes

MetLife requests the rate action based on deviations from anticipated experience outlined in the Actuarial Memorandum, the Addendum, and the supporting attachments. Lifetime Loss Ratios exceed all minimum requirements in Pennsylvania as well as the application of rate stability standards even at the full requested rate action. In addition, though Pennsylvania-only experience is not necessarily credible, the Pennsylvania LLR's still meet the standards above at the full rate action level.

Despite the rate action requested, the experience of the block does not fully return to pricing levels. In general, the rate action restricts consideration of recovering historical losses by focusing on lifetime

experience. We will continue, of course, to analyze and adjust experience assumptions and reserve the right to update those in the future along with requesting any resulting changes in premium rates.

The actuarial justification for experience analysis and projections, including assumptions and methods, are reflective of the Code of Professional Conduct and applicable Actuarial Standards of Practice. I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

Thank you for your consideration. I look forward to hearing from you.

Sincerely,

A handwritten signature in black ink that reads "Mark D. Newton". The signature is written in a cursive, flowing style with a large, prominent "M" and "N".

Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

Policy Forms

The premium rate schedule increase for which we are seeking approval will apply to the following individual long-term care policy forms:

- LTC-FAC-PA
- LTC-VAL-PA
- LTC-IDEAL-PA
- LTC-PREM-PA
- LTC-FAC-PA-ML
- LTC-VAL-PA-ML
- LTC-IDEAL-PA-ML
- LTC-PREM-PA-ML

These forms were developed as part of a nationwide series and were issued in Pennsylvania from July 2002 to May 2009, but are no longer being marketed in any state. Nationwide, the last policies under this series were issued in 2009.

Policy forms LTC-FAC-PA, LTC-VAL-PA, LTC-IDEAL-PA, and LTC-PREM-PA (subsequently referred to as LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM, respectively) are existing individual tax-qualified policy forms and were previously approved in 2002, along with any rider or endorsement forms that were contemporaneously or subsequently approved for use with these policy forms.

Policy form LTC-FAC provides coverage for long-term care services received in a nursing home, assisted living facility (ALF), or hospice facility. Policy forms LTC-VAL, LTC-IDEAL and LTC-PREM provide comprehensive long-term care coverage.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the anticipated loss ratio standard of this product meets the minimum requirements of your state and may not be suitable for other purposes.

2. Description of Benefits

LTC-FAC is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

The daily benefit amount and the maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-FAC provides benefits for international coverage, caregiver training, and alternate services. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years.

LTC-VAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-VAL also includes an assisted living/home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum assisted living/home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, assisted living/home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses are also provided. In addition, LTC-VAL provides benefits for respite care, international coverage, caregiver training, and alternate services.

LTC-IDEAL is part of a nationwide series of individually underwritten policy forms which reimburses 100% of charges, up to a maximum facility benefit amount, for confinement in a licensed nursing home or assisted living facility. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

LTC-IDEAL also includes a home care/community-based care benefit which reimburses 100% of charges from formal caregivers, up to a maximum home care/community-based care benefit amount, for services received at home or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and transition expenses are also provided. In addition, LTC-IDEAL provides benefits for respite care, international coverage, caregiver training, alternate services, and supportive services/specialized transportation. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years.

LTC-PREM is part of a nationwide series of individually underwritten policy forms which reimburses a maximum facility benefit amount, for confinement in a licensed nursing home. Benefits are payable under skilled, intermediate, or custodial levels of care, as well as inpatient hospice care.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

LTC-PREM also includes a home/community-based care benefit which reimburses a maximum home/community-based care benefit amount, for services received at home or assisted living facility or at an adult day care center for maintenance or personal care, including hospice care.

The daily benefit amount, home care/adult day care percentage, and maximum benefit period are selected at issue. Additional benefits for needs assessment expenses and international coverage are also provided. For married couples in which both spouses purchase identical primary policies, the policy of the surviving spouse will become paid-up on death of the other spouse, provided that both policies have been in force, with no benefits paid, for at least ten years.

LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM

For all these policies, benefit eligibility is based on the inability to perform at least two of six activities of daily living (ADLs) including bathing, continence, dressing, eating, toileting, and transferring, for a period of at least 90 days due to loss of functional capacity; or due to severe cognitive impairment.

Benefit payments commence after a specified number of days in a waiting period, selected at issue, which accumulate over the lifetime of the policy. The waiting period need not be satisfied before receiving coverage for hospice care (except LTC-PREM) or (if covered under the policy form) respite care, needs assessment or caregiver training; however, receipt of these services does not count towards satisfying the waiting period. Waiver of premium is provided beginning on the first day of the policy month coincident with or following the day the insured becomes eligible for benefit payments (includes completion of the waiting period).

At issue, the insured had the option of choosing one of the following benefit increase riders: 5% Compound, 5% Simple, or Future Purchase (in some states, a 3% Compound Inflation Rider was also available).

At issue, the insured had the option of selecting the following riders: Nonforfeiture Coverage Rider, Return of Premium Rider, Restoration of Benefits Rider, Shared Care Rider, Home Care Plus Rider (LTC-IDEAL only), Indemnity Rider (LTC-VAL only), Ten Year Premium Payment Rider, or Paid-up Rider. A Contingent Benefits Upon Lapse Rider is attached to all policies, except those that select the Nonforfeiture Coverage Rider, for no additional premium. The insured could also elect a Double Pay First Year or Reduced Pay at 65 Option.

3. Renewability

These policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of attained age frequency rates and continuance curves, adjusted by utilization factors and underwriting selection factors based on actual experience through June 30, 2018.
- b. Voluntary Termination Rates vary by duration as developed from actual experience through June 30, 2018 and are shown in the following table:

Voluntary Termination Rates

Policy Duration	Lapse Rate
1	5.00%
2	4.50%
3	4.00%
4	3.50%
5	2.50%
6	2.00%
7	1.80%
8	1.50%
9	1.30%
10	1.10%
11+	0.80%

In the year of rate increase implementation, it is assumed that an additional 2.00% of policies lapse and there is 1.00% net reduction to future premiums and benefits due to benefit downgrades. There is no adverse selection assumed due to the additional lapse rates.

- c. Mortality 91% of Annuity 2000 Basic Table with selection consistent with experience.
- d. Expenses Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual inforce experience of MetLife and are deemed reasonable for these particular policy forms. In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced policy forms were taken into consideration.

6. Marketing Method

These policy forms were marketed by agents and brokers of MetLife.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

7. Underwriting Description

These policy forms were fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

8. Premiums

Premiums are unisex, but vary by issue age, rating class, benefit period, initial daily benefit, waiting period, home and community care percentage, inflation protection option, payment method, premium mode and the selection of any other options or riders.

9. Issue Age Range

These policy forms were issued up to age 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors are applied to the annual premium (AP):

Premium Mode	Modal Factors
Annual	1.00*AP
Semi-Annual	0.51*AP
Quarterly	0.265*AP
Monthly	0.09*AP

12. Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2018 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2018 have been allocated to a calendar year of incurral and included in historical incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

14. Past and Future Policy Experience

Nationwide and Pennsylvania experience for policy form series LTC-FAC, LTC-VAL, LTC-IDEAL, and LTC-PREM are shown in Exhibit I-A and Exhibit I-B, respectively.

Historical experience is shown by claim incurral year. Claim payments and reserves were discounted to the mid-point of the year of incurral at the weighted average maximum valuation interest rate for contract reserves which is 4.48%. Incurred but not reported reserve balances as of December 31, 2018 have been allocated to a calendar year of incurral and included in historical incurred claims.

Annual loss ratios are calculated, with and without interest, as incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2018 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the weighted average maximum valuation interest rate for contract reserves, which is 4.48%.

15. Projected Earned Premiums and Incurred Claims

Earned premiums for projection years 2019 through 2099 are developed by multiplying each prior period's earned premium (starting with December 31, 2018 actual earned premium) by a persistency factor. For a year in which the rate increase is effective, the earned premium prior to the increase is multiplied by 1 plus the rate increase percent and an effectiveness factor.

Each projection year claim amount is calculated by multiplying incidence, continuance and utilization factors by the policy and rider benefits on a seriatim basis.

Present and accumulated values in the lifetime projections in Exhibit I-A and I-B are determined at the average maximum valuation interest rate for contract reserves applicable to LTC business issued in the years in which the applicable business of this filing were issued. The maximum valuation interest rate averages 4.48%.

The assumptions used in the projections in Exhibit I-A and I-B were developed from the company's LTC insurance experience.

Projections in Exhibit II-A and II-B provide a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 58%;
2. 85% of the accumulated value of prior premium rate schedule increases;

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

3. Present value of future projected initial earned premium times 58%; and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

16. History of Previous Inforce Rate Increases

Round	Authorized %	Authorization Date	Implementation Date
1	18.00%	3/13/2009	10/1/2009
2	20.00%	5/1/2013	10/1/2013
3	20.00%	4/5/2016	8/1/2016
4	33.00%	5/22/2018	1/1/2019 phased-in over 2 years

The 2009 premium rate increase applied to policyholders with an issue age under 70, except when reduced by new business caps that were based on policies with similar benefits that were available for sale from MetLife.

17. Requested Rate Increase

The company is requesting an increase of 6.77% for the policy forms listed above. Corresponding rate tables reflecting the 6.77% increase are included with this filing.

The actual rates implemented may vary slightly from those filed due to implementation rounding algorithms. The rate tables reflect the prior authorized increases, but do not reflect any issue age and/or new business cap associated with the 2009 rate increase.

18. Analysis Performed

The initial premium schedule was based on pricing assumptions believed to be appropriate, given the information available, at the time the initial rate schedule was developed. The original pricing assumptions for claim costs, voluntary termination rates and mortality were as follows:

- a. Incidence and claim termination rates: The original pricing expected claim costs for nursing care were derived from the 1985 and 1995 National Nursing Home Surveys and adjusted to reflect: (1) surveys of nursing home resident cohorts indicate certain long-term residents would not meet the benefit eligibility under the contracts, and (2) the Medicaid population, which exhibits worse health status and greater LTC services use, is included in the survey.

Original pricing claim costs for home and community care benefit and additional benefits were derived from the 1989 and 1994 National Long-Term Care Survey of disable elders in the Community.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

The original pricing expected claim costs for nursing care, home and community care, and additional benefits were also adjusted to reflect the benefits available under these policy forms.

- b. The original pricing expected voluntary termination rates varied by duration and issue age as shown in the following table:

Policy Duration	Up to Issue Age 64	Issue Age 65+
1	6.0%	8.0%
2	5.0%	6.0%
3	4.0%	4.0%
4+	3.0%	3.0%

- c. The original pricing expected mortality rates were based on the 1983 Group Annuity Mortality Table.

As part of the in-force management of its long-term care insurance business, MetLife monitors its performance by completing periodic analyses of lapse rates, mortality rates, claim incidence rates, claim continuance rates and claim utilization rates. The findings from these analyses were used to determine the current experience assumptions on a best estimate basis. A margin for moderately adverse experience equal to 10% of projected future incurred claims was added to the best estimate assumptions. A model of this business was developed for use in the cash flow testing that is part of the company's annual statutory reporting requirements. Using this model, a future projection of these policies under the new moderately adverse assumptions was performed and the projected lifetime loss ratio for these policies was determined. For these policies, the past experience and future projections based on current experience assumptions, plus a margin for adverse deviation, combine to a resulting loss ratio that far exceeds both original pricing expectations and state minimum requirements.

Similar analyses were done for the prior premium rate increases.

The experience analysis, management's view of when a change to the original rate schedule may be considered, and the seriatim inforce and claim data used in developing the projections in Exhibit I and II have been relied upon by the actuary in the development of this memorandum.

19. Loss Ratio Requirement Compliance Demonstration

Projected experience assuming the increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio, both with and without the requested rate increase meet the requirements under rate stability regulations.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

20. Average Annual Premium

The average September 30, 2019 annualized premiums for all premium-paying policies issued in Pennsylvania, before and after the current requested increases are:

Before increase:	\$3,251
After completion of prior 33.00% authorized increase:	\$3,770
After current 6.77% requested increase:	\$4,025

21. Proposed Effective Date

This rate increase will become effective on each policy's modal premium due date (monthly, quarterly, semi-annually and annually) following at least a 60-day advance written notification to the policyholder.

22. Nationwide Distribution of Business as of September 30, 2019 (based on premium-paying policies in force count)

By Issue Age

Issue Age	%
<45	6%
45-49	10%
50-54	21%
55-59	29%
60-64	22%
65-69	9%
70-74	3%
75+	1%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

By Benefit Period

Benefit Period	%
1 Year	0%
1.5 Year	0%
2 Year	7%
3 Year	22%
4 Year	16%
5 Year	26%
6 Year	0%
7 Year	6%
Lifetime	23%
Total	100%

By Inflation Type

Inflation Type	%
Compound 3%	0%
Compound 5%	63%
Simple 5%	24%
FPO	3%
None	10%
Total	100%

By Home Care Percentage

Home Care Percentage	%
None (FC only)	3%
50%	8%
75%	8%
100%	81%
Total	100%

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

By Gender

Gender	%
Female	59%
Male	41%
Total	100%

By Premium Payment Option

Payment Option	%
Double Pay First Year	3%
Paid - Up	1%
Reduced Pay at 65	6%
Lifetime	90%
Ten Pay	0%
Total	100%

23. Number of Policyholders

As of September 30, 2019, the number of premium-paying policies in force and premiums that will be affected by this increase are:

	Issued Before Rate		Issued On or After Rate	
	Stability Regulation	Effective Date	Stability Regulation	Effective Date
	Number of	2019	Number of	2019
	Insured	Annualized Premium	Insured	Annualized Premium
Pennsylvania	-	-	2,828	\$9,195,079

24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings and to render the actuarial opinion contained herein.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania.

METROPOLITAN LIFE INSURANCE COMPANY

New York, NY

Actuarial Memorandum for VIP Series

February 11, 2020

The projections contained in this actuarial memorandum are based on best estimate assumptions that do not reflect any margins for moderately adverse experience. I certify that (1) if the requested premium rate schedule increase is implemented and (2) unless underlying best estimate assumptions plus the moderately adverse conditions are realized, no further premium rate schedule increases are anticipated. Moderately adverse conditions are interpreted as those conditions where aggregate experience deviates unfavorably from the aggregate best estimate experience assumptions, such that the value of the deviation is equal to 10% of projected future incurred claims or more, or other conditions that result in a similar lifetime loss ratio.

I further certify that:

- the analysis described in Section 18 of this memorandum was used in determining the need for a rate increase;
- the policy design, underwriting and claims adjudication practices have been taken into consideration in this rate increase request;
- the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because we are no longer marketing new business.



Mark D. Newton, FSA, MAAA
Actuarial Director, Metropolitan Life Insurance Company

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.4563	
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.3510	
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.2502	
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.1536	
	2002	1,509,990	-	0.0%	3,067	3,112,495	-	0.0%	-	-	-	-	-	-	-	4.48%	2.0613	
	2003	22,717,279	173,448	0.8%	20,228	44,818,006	342,198	0.8%	-	-	-	-	-	-	-	4.48%	1.9729	
	2004	84,549,231	1,169,738	1.4%	55,861	159,649,445	2,208,748	1.4%	-	-	-	-	-	-	-	4.48%	1.8882	
	2005	189,377,165	6,455,809	3.4%	96,799	342,252,711	11,667,289	3.4%	-	-	-	-	-	-	-	4.48%	1.8073	
	2006	237,139,037	8,726,906	3.7%	96,923	410,188,870	15,095,278	3.7%	-	-	-	-	-	-	-	4.48%	1.7297	
	2007	232,250,395	16,163,099	7.0%	94,163	384,502,188	26,758,822	7.0%	-	-	-	-	-	-	-	4.48%	1.6556	
	2008	226,734,335	15,284,738	6.7%	91,295	359,270,188	24,219,317	6.7%	-	-	-	-	-	-	-	4.48%	1.5845	
	2009	221,429,450	18,304,568	8.3%	87,977	335,815,552	27,760,347	8.3%	-	-	-	-	-	-	-	4.48%	1.5166	
	2010	226,420,381	21,883,402	9.7%	85,168	328,656,688	31,764,483	9.7%	-	-	-	-	-	-	-	4.48%	1.4515	
	2011	226,791,712	24,416,337	10.8%	82,943	315,076,253	33,921,028	10.8%	-	-	-	-	-	-	-	4.48%	1.3893	
	2012	220,845,865	26,787,770	12.1%	80,131	299,656,284	35,619,399	12.1%	-	-	-	-	-	-	-	4.48%	1.3297	
	2013	215,797,682	31,086,933	14.4%	78,644	274,636,551	39,563,021	14.4%	-	-	-	-	-	-	-	4.48%	1.2727	
	2014	222,538,596	42,724,714	19.2%	77,635	271,068,117	52,041,794	19.2%	-	-	-	-	-	-	-	4.48%	1.2181	
	2015	194,459,769	52,340,553	26.9%	76,474	226,706,721	61,020,104	26.9%	-	-	-	-	-	-	-	4.48%	1.1658	
	2016	178,789,378	64,018,584	35.8%	75,391	199,497,692	71,433,550	35.8%	-	-	-	-	-	-	-	4.48%	1.1158	
	2017	193,879,725	74,755,712	38.6%	74,384	207,057,084	79,836,609	38.6%	-	-	-	-	-	-	-	4.48%	1.0680	
	2018	187,736,256	91,920,421	49.0%	73,227	191,896,647	93,957,454	49.0%	-	-	-	-	-	-	-	4.48%	1.0222	
Projected Future Experience	2019	201,126,886	99,426,970	49.4%	71,579	196,766,381	97,271,356	49.4%	1.8752	N/A	0.0225	N/A	0.977	0.960	4.48%	0.9783		
	2020	221,408,350	117,020,151	52.9%	69,770	207,317,660	109,572,850	52.9%	2.1427	N/A	0.0253	N/A	0.975	0.963	4.48%	0.9364		
	2021	221,660,812	136,726,089	61.7%	67,782	198,651,915	122,533,610	61.7%	2.2342	N/A	0.0285	N/A	0.972	0.960	4.48%	0.8962		
	2022	211,972,575	157,853,199	74.5%	65,681	181,821,421	135,400,029	74.5%	2.2342	N/A	0.0313	N/A	0.969	0.956	4.48%	0.8578		
	2023	202,015,467	165,848,492	89.4%	63,460	165,848,492	148,188,141	89.4%	2.2342	N/A	0.0335	N/A	0.966	0.953	4.48%	0.8210		
	2024	191,840,273	205,189,420	107.0%	61,193	150,739,900	161,229,090	107.0%	2.2342	N/A	0.0357	N/A	0.964	0.950	4.48%	0.7858		
	2025	181,648,514	231,917,399	127.7%	58,862	136,609,790	174,414,788	127.7%	2.2342	N/A	0.0381	N/A	0.962	0.947	4.48%	0.7521		
	2026	171,351,407	260,446,473	152.0%	56,471	123,338,648	187,469,227	152.0%	2.2342	N/A	0.0406	N/A	0.959	0.943	4.48%	0.7198		
	2027	160,952,493	290,391,258	180.4%	54,025	110,884,477	200,058,303	180.4%	2.2342	N/A	0.0433	N/A	0.957	0.939	4.48%	0.6889		
	2028	150,599,016	321,488,381	213.5%	51,529	99,301,707	211,982,426	213.5%	2.2342	N/A	0.0462	N/A	0.954	0.936	4.48%	0.6594		
	2029	140,256,196	353,301,247	251.9%	48,994	88,515,263	222,967,355	251.9%	2.2342	N/A	0.0492	N/A	0.951	0.931	4.48%	0.6311		
	2030	130,057,148	385,201,276	296.2%	46,426	78,558,263	232,672,664	296.2%	2.2342	N/A	0.0524	N/A	0.948	0.927	4.48%	0.6040		
	2031	120,044,485	416,501,802	347.0%	43,836	69,400,307	240,788,679	347.0%	2.2342	N/A	0.0558	N/A	0.944	0.923	4.48%	0.5781		
	2032	110,254,266	446,686,454	405.1%	41,236	61,006,501	247,163,022	405.1%	2.2342	N/A	0.0593	N/A	0.941	0.918	4.48%	0.5533		
	2033	100,698,855	475,020,301	471.7%	38,638	53,329,410	251,567,433	471.7%	2.2342	N/A	0.0630	N/A	0.937	0.913	4.48%	0.5296		
	2034	91,487,223	500,657,390	547.2%	36,055	46,372,897	253,772,411	547.2%	2.2342	N/A	0.0668	N/A	0.933	0.909	4.48%	0.5069		
	2035	82,646,197	522,785,235	632.6%	33,501	40,094,813	253,622,997	632.6%	2.2342	N/A	0.0708	N/A	0.929	0.903	4.48%	0.4851		
	2036	74,221,504	540,565,398	728.3%	30,990	34,463,280	251,000,793	728.3%	2.2342	N/A	0.0749	N/A	0.925	0.896	4.48%	0.4643		
	2037	66,266,349	554,095,997	836.2%	28,537	29,449,737	246,248,390	836.2%	2.2342	N/A	0.0792	N/A	0.921	0.893	4.48%	0.4444		
	2038	58,796,875	562,591,872	956.8%	26,153	25,009,451	239,300,372	956.8%	2.2342	N/A	0.0835	N/A	0.916	0.887	4.48%	0.4254		
	2039	51,847,029	565,437,387	1090.6%	23,854	21,107,429	230,195,047	1090.6%	2.2342	N/A	0.0879	N/A	0.912	0.882	4.48%	0.4071		
	2040	45,437,541	562,978,177	1239.0%	21,650	17,704,669	219,363,592	1239.0%	2.2342	N/A	0.0924	N/A	0.908	0.876	4.48%	0.3896		
	2041	39,573,031	555,437,389	1403.6%	19,551	14,758,215	207,142,700	1403.6%	2.2342	N/A	0.0969	N/A	0.903	0.871	4.48%	0.3729		
	2042	34,242,260	542,977,388	1585.7%	17,567	12,222,456	193,810,723	1585.7%	2.2342	N/A	0.1015	N/A	0.899	0.865	4.48%	0.3569		
	2043	29,444,862	526,306,229	1787.4%	15,705	10,059,285	179,803,339	1787.4%	2.2342	N/A	0.1060	N/A	0.894	0.860	4.48%	0.3416		
	2044	25,158,798	505,756,088	2010.3%	13,968	8,226,385	165,371,340	2010.3%	2.2342	N/A	0.1106	N/A	0.889	0.854	4.48%	0.3270		
	2045	21,361,102	482,067,051	2256.8%	12,360	6,885,045	150,864,865	2256.8%	2.2342	N/A	0.1151	N/A	0.885	0.849	4.48%	0.3130		
	2046	18,024,979	455,595,517	2527.6%	10,881	5,399,045	136,465,112	2527.6%	2.2342	N/A	0.1197	N/A	0.880	0.844	4.48%	0.2995		
	2047	15,220,244	427,159,335	2825.1%	9,530	4,334,735	122,459,824	2825.1%	2.2342	N/A	0.1241	N/A	0.876	0.839	4.48%	0.2867		
	2048	12,609,951	397,342,695	3151.0%	8,305	3,460,020	109,026,105	3151.0%	2.2342	N/A	0.1286	N/A	0.871	0.834	4.48%	0.2744		
	2049	10,457,854	366,856,291	3507.9%	7,200	2,746,435	96,343,577	3507.9%	2.2342	N/A	0.1330	N/A	0.867	0.829	4.48%	0.2626		
	2050	8,625,702	336,310,816	3898.9%	6,212	2,168,117	84,533,562	3898.9%	2.2342	N/A	0.1373	N/A	0.863	0.825	4.48%	0.2514		
	2051	7,075,886	305,983,200	4324.3%	5,333	1,702,279	73,611,802	4324.3%	2.2342	N/A	0.1415	N/A	0.859	0.820	4.48%	0.2406		
	2052	5,774,686	276,529,559	4788.7%	4,555	1,329,658	63,672,656	4788.7%	2.2342	N/A	0.1458	N/A	0.854	0.816	4.48%	0.2303		
	2053	4,698,802	248,153,685	5292.5%	3,871	1,033,320	54,688,204	5292.5%	2.2342	N/A	0.1501	N/A	0.850	0.812	4.48%	0.2204		
	2054	3,788,858	221,059,887	5834.5%	3,275	799,177	46,627,745	5834.5%	2.2342	N/A	0.1540	N/A	0.846	0.808	4.48%	0.2109		
	2055	3,047,584	195,630,697	6419.2%	2,758	615,250	39,494,171	6419.2%	2.2342	N/A	0.1579	N/A	0.842	0.804	4.48%	0.2019		
	2056	2,441,494	171,890,993	7040.4%	2,312	471,751	33,213,195	7040.4%	2.2342	N/A	0.1617	N/A	0.838	0.801	4.48%	0.1932		
	2057	1,948,727	150,119,136	7703.4%	1,926	360,388	27,762,280	7703.4%	2.2342	N/A	0.1669	N/A	0.833	0.798	4.48%	0.1849		
	2058	1,550,156	130,278,351	8404.2%	1,601	274,382	23,059,658	8404.2%	2.2342	N/A	0.1691	N/A	0.831	0.795	4.48%	0.1770		
	2059	1,229,239	112,448,189	9147.8%	1,324	208,247	19,049,984	9147.8%	2.2342	N/A	0.1725	N/A	0.827	0.793	4.48%	0.1694		
	2060	971,710	96,529,516	9934.0%	1,091	157,558	15,651,782	9934.0%	2.2342	N/A	0.1762	N/A	0.824	0.790	4.48%	0.1621		
	2061	766,108	82,391,757	10754.6%	895	118,893	12,786,420	10754.6%	2.2342	N/A	0.1793	N/A	0.821	0.788	4.48%	0.1552		
	2062	602,500	69,958,272	11611.3%	733	89,492	10,391,203	11611.3%	2.2342	N/A	0.1816	N/A	0.818	0.786	4.48%	0.1485		
	2063	472																

Exhibit I-A
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 6.77% Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
		Without Interest				With Interest				Rate Increase Factor	Benefit Downgrade	Persistence Factors				Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio				Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.4563	
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.3510	
	2000	-	-	N/A	-	-	-	N/A								4.48%	2.2502	
	2001	-	-	N/A	-	-	-	N/A								4.48%	2.1536	
	2002	1,509,990	-	0.0%	3,067	3,112,495	-	0.0%								4.48%	2.0613	
	2003	22,717,279	173,448	0.8%	20,228	44,818,006	342,198	0.8%								4.48%	1.9729	
	2004	84,549,231	1,169,738	1.4%	55,861	159,649,445	2,206,748	1.4%								4.48%	1.8882	
	2005	189,377,165	6,455,809	3.4%	96,799	342,252,711	11,667,289	3.4%								4.48%	1.8073	
	2006	237,139,037	8,726,906	3.7%	96,923	410,188,870	15,095,278	3.7%								4.48%	1.7297	
	2007	232,250,395	16,163,099	7.0%	94,163	384,502,188	26,758,822	7.0%								4.48%	1.6556	
	2008	226,734,335	15,284,738	6.7%	91,295	359,270,188	24,219,317	6.7%								4.48%	1.5845	
	2009	221,429,450	18,304,568	8.3%	87,977	335,815,552	27,760,347	8.3%								4.48%	1.5166	
	2010	226,420,381	21,883,402	9.7%	85,168	328,656,688	31,764,483	9.7%								4.48%	1.4515	
	2011	226,791,712	24,416,337	10.8%	82,943	315,076,253	33,921,028	10.8%								4.48%	1.3893	
	2012	220,845,865	26,787,770	12.1%	80,131	299,656,284	36,619,399	12.1%								4.48%	1.3297	
	2013	215,797,682	31,086,933	14.4%	78,644	274,636,551	39,563,021	14.4%								4.48%	1.2727	
	2014	222,538,596	42,724,714	19.2%	77,635	271,068,117	52,041,794	19.2%								4.48%	1.2181	
	2015	194,459,769	52,340,553	26.9%	76,474	226,706,721	61,020,104	26.9%								4.48%	1.1658	
	2016	178,789,378	64,018,584	35.8%	75,391	199,497,692	71,433,550	35.8%								4.48%	1.1158	
	2017	193,879,725	74,755,712	38.6%	74,384	207,057,084	79,836,609	38.6%								4.48%	1.0680	
	2018	187,736,256	91,920,421	49.0%	73,227	191,896,647	93,957,454	49.0%								4.48%	1.0222	
Projected Future Experience	2019	201,126,886	99,426,970	49.4%	71,579	196,766,381	97,271,356	49.4%	1.8752	1.0000	0.0225	1.0000	0.977	0.960	4.48%	0.9783		
	2020	221,408,350	117,020,151	52.9%	69,770	207,317,660	109,572,850	52.9%	2.1427	1.0000	0.0253	1.0000	0.975	0.963	4.48%	0.9364		
	2021	224,485,561	135,319,332	60.3%	67,316	201,183,448	121,272,878	60.3%	2.2861	0.9966	0.0352	0.9931	0.965	0.960	4.48%	0.8962		
	2022	219,478,287	153,214,075	69.8%	64,366	188,259,514	131,420,778	69.8%	2.3833	0.9901	0.0438	0.9803	0.956	0.956	4.48%	0.8578		
	2023	209,264,295	175,124,866	83.7%	62,191	171,799,557	143,772,133	83.7%	2.3854	0.9900	0.0338	0.9800	0.966	0.953	4.48%	0.8210		
	2024	198,723,990	199,074,776	100.2%	59,969	156,148,831	156,424,463	100.2%	2.3854	0.9900	0.0357	0.9800	0.964	0.950	4.48%	0.7858		
	2025	188,166,524	225,006,260	119.6%	57,685	141,511,696	169,217,227	119.6%	2.3854	0.9900	0.0381	0.9800	0.962	0.947	4.48%	0.7521		
	2026	177,499,930	252,685,168	142.4%	55,341	127,764,351	181,882,644	142.4%	2.3854	0.9900	0.0406	0.9800	0.959	0.943	4.48%	0.7198		
	2027	166,727,878	281,737,599	169.0%	52,944	114,863,293	194,096,566	169.0%	2.3854	0.9900	0.0433	0.9800	0.957	0.939	4.48%	0.6889		
	2028	156,002,892	311,908,027	199.9%	50,499	102,864,904	205,665,350	199.9%	2.3854	0.9900	0.0462	0.9800	0.954	0.936	4.48%	0.6594		
	2029	145,288,944	342,772,870	235.9%	48,014	91,691,416	216,322,927	235.9%	2.3854	0.9900	0.0492	0.9800	0.951	0.931	4.48%	0.6311		
	2030	134,723,929	373,722,278	277.4%	45,497	81,377,133	225,739,019	277.4%	2.3854	0.9900	0.0524	0.9800	0.948	0.927	4.48%	0.6040		
	2031	124,351,986	404,090,048	325.0%	42,959	71,890,567	233,613,176	325.0%	2.3854	0.9900	0.0558	0.9800	0.944	0.923	4.48%	0.5781		
	2032	114,210,469	433,375,197	379.5%	40,411	63,195,569	239,797,564	379.5%	2.3854	0.9900	0.0593	0.9800	0.941	0.918	4.48%	0.5533		
	2033	104,312,196	461,864,696	441.8%	37,865	55,243,005	244,070,724	441.8%	2.3854	0.9900	0.0630	0.9800	0.937	0.913	4.48%	0.5296		
	2034	94,770,017	485,737,790	512.5%	35,334	48,036,874	246,209,963	512.5%	2.3854	0.9900	0.0668	0.9800	0.933	0.909	4.48%	0.5069		
	2035	85,611,753	507,206,235	592.4%	32,831	41,533,517	246,065,032	592.4%	2.3854	0.9900	0.0708	0.9800	0.929	0.903	4.48%	0.4851		
	2036	76,884,761	524,456,549	682.1%	30,371	35,699,910	243,520,970	682.1%	2.3854	0.9900	0.0749	0.9800	0.925	0.896	4.48%	0.4643		
	2037	68,644,154	537,583,937	783.1%	27,966	30,506,469	238,910,187	783.1%	2.3854	0.9900	0.0792	0.9800	0.921	0.893	4.48%	0.4444		
	2038	60,906,656	545,826,635	896.2%	25,630	25,906,854	232,169,221	896.2%	2.3854	0.9900	0.0835	0.9800	0.916	0.887	4.48%	0.4254		
	2039	53,707,433	548,587,353	1021.4%	23,377	21,864,817	223,335,235	1021.4%	2.3854	0.9900	0.0879	0.9800	0.912	0.882	4.48%	0.4071		
	2040	47,067,956	546,201,427	1160.5%	21,217	18,339,958	212,826,557	1160.5%	2.3854	0.9900	0.0924	0.9800	0.908	0.876	4.48%	0.3896		
	2041	40,993,011	538,885,354	1314.6%	19,160	15,287,777	200,969,848	1314.6%	2.3854	0.9900	0.0969	0.9800	0.903	0.871	4.48%	0.3729		
	2042	35,470,959	526,796,661	1485.1%	17,216	12,661,029	188,035,163	1485.1%	2.3854	0.9900	0.1015	0.9800	0.899	0.865	4.48%	0.3569		
	2043	30,501,419	510,624,244	1674.1%	15,390	10,420,238	174,445,200	1674.1%	2.3854	0.9900	0.1060	0.9800	0.894	0.860	4.48%	0.3416		
	2044	26,061,560	490,684,557	1882.8%	13,689	8,521,568	160,443,274	1882.8%	2.3854	0.9900	0.1106	0.9800	0.889	0.854	4.48%	0.3270		
	2045	22,127,592	467,701,453	2113.7%	12,113	6,924,921	146,369,092	2113.7%	2.3854	0.9900	0.1151	0.9800	0.885	0.849	4.48%	0.3130		
	2046	18,671,762	442,018,771	2367.3%	10,663	5,592,777	132,398,452	2367.3%	2.3854	0.9900	0.1197	0.9800	0.880	0.844	4.48%	0.2995		
	2047	15,662,797	414,429,986	2646.0%	9,340	4,490,276	118,810,521	2646.0%	2.3854	0.9900	0.1241	0.9800	0.876	0.839	4.48%	0.2867		
	2048	13,062,428	385,501,883	2951.2%	8,139	3,584,175	105,777,127	2951.2%	2.3854	0.9900	0.1286	0.9800	0.871	0.834	4.48%	0.2744		
	2049	10,833,109	355,923,973	3285.5%	7,056	2,844,985	93,472,539	3285.5%	2.3854	0.9900	0.1330	0.9800	0.867	0.829	4.48%	0.2626		
	2050	8,935,214	326,288,754	3651.7%	6,087	2,245,915	82,014,462	3651.7%	2.3854	0.9900	0.1373	0.9800	0.863	0.825	4.48%	0.2514		
	2051	7,329,787	296,864,901	4050.1%	5,226	1,763,361	71,418,170	4050.1%	2.3854	0.9900	0.1415	0.9800	0.859	0.820	4.48%	0.2406		
	2052	5,981,897	268,288,979	4485.0%	4,464	1,377,369	61,775,210	4485.0%	2.3854	0.9900	0.1458	0.9800	0.854	0.816	4.48%	0.2303		
	2053	4,857,046	240,759,705	4956.9%	3,794	1,070,398	53,058,496	4956.9%	2.3854	0.9900	0.1501	0.9800	0.850	0.812	4.48%	0.2204		
	2054	3,924,812	214,472,303	5464.9%	3,210	827,853	45,238,238	5464.9%	2.3854	0.9900	0.1540	0.9800	0.846	0.808	4.48%	0.2109		
	2055	3,156,939	189,800,902	6012.2%	2,703	637,327	38,317,245	6012.2%	2.3854	0.9900	0.1579	0.9800	0.842	0.804	4.48%	0.2019		
	2056	2,529,101	166,768,642	6594.0%	2,266	488,679	32,223,442	6594.0%	2.3854	0.9900	0.1617	0.9800	0.838	0.801	4.48%	0.1932		
	2057	2,018,652	145,645,585	7215.0%	1,888	373,319	26,934,964	7215.0%	2.3854	0.9900	0.1669	0.9800	0.833	0.798	4.48%	0.1849		
	2058	1,605,780	126,396,056	7871.3%	1,569	284,228	22,372,480	7871.3%	2.3854	0.9900	0.1691	0.9800	0.831	0.795	4.48%	0.1770		
	2059	1,273,347	109,097,233	8567.8%	1,298	215,719	18,482,294	8567.8%	2.3854	0.9900	0.1725	0.9800	0.827	0.793	4.48%	0.1694		
	2060	1,006,577	93,652,936	9304.1%	1,069	163,211	15,185,359	9304.1%	2.3854	0.9900	0.1762	0.9800	0.824	0.790	4.48%	0.1621		
	2061	793,598	79,936,482	10072.7%	878	123,159	12,405,385	10072.7%	2.									

Exhibit II-A
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

1	Accumulated value of initial earned premium	3,824,972,487	x	58%	=	2,218,484,043
2a	Accumulated value of earned premium	4,347,861,491				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	522,889,003	x	85%	=	444,455,653
3	Present value of future projected initial earned premium	1,011,701,622	x	58%	=	586,786,941
4a	Present value of future projected premium	2,274,028,544				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	1,262,326,922	x	85%	=	1,072,977,884
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					4,322,704,520
6a	Accumulated value of incurred claims without the inclusion of active life reserves					607,209,432
6b	Present value of future projected incurred claims without the inclusion of active life reserves					6,162,837,920
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					6,770,047,352
8	Test: 7 is not less than 5					TRUE

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only					Interest Rate Factors	
		Without Interest				With Interest				Rate Increase Factor	Benefit Downgrade	Persistence Factors				Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio				Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	-	N/A							4.48%	2.4563	
	1999	-	-	N/A	-	-	-	-	N/A							4.48%	2.3510	
	2000	-	-	N/A	-	-	-	-	N/A							4.48%	2.2502	
	2001	-	-	N/A	-	-	-	-	N/A							4.48%	2.1536	
	2002	-	-	N/A	-	-	-	-	N/A							4.48%	2.0613	
	2003	436,701	-	0.0%	573	861,550	-	0.0%								4.48%	1.9729	
	2004	3,227,545	16,062	0.5%	2,011	6,094,388	30,329	0.5%								4.48%	1.8882	
	2005	8,028,554	-	0.0%	4,144	14,509,639	-	0.0%								4.48%	1.8073	
	2006	11,674,871	151,844	1.3%	4,369	20,194,491	262,650	1.3%								4.48%	1.7297	
	2007	11,537,740	276,253	2.4%	4,298	19,101,308	457,351	2.4%								4.48%	1.6556	
	2008	11,306,753	697,498	6.2%	4,191	17,916,030	1,105,216	6.2%								4.48%	1.5845	
	2009	11,060,103	661,520	6.0%	4,010	16,773,534	1,003,248	6.0%								4.48%	1.5166	
	2010	10,735,269	1,193,711	11.1%	3,880	15,582,598	1,732,711	11.1%								4.48%	1.4515	
	2011	10,849,345	940,267	8.7%	3,805	15,072,733	1,306,290	8.7%								4.48%	1.3893	
	2012	10,593,963	1,257,801	11.9%	3,608	14,086,675	1,672,484	11.9%								4.48%	1.3297	
	2013	10,181,615	1,075,014	10.6%	3,541	12,957,710	1,368,125	10.6%								4.48%	1.2727	
	2014	10,782,120	1,467,865	13.6%	3,519	13,109,041	1,787,966	13.6%								4.48%	1.2181	
	2015	9,305,035	5,659,741	60.8%	3,463	10,848,073	6,598,287	60.8%								4.48%	1.1658	
	2016	8,201,852	1,639,396	20.0%	3,424	9,151,834	1,829,279	20.0%								4.48%	1.1158	
	2017	8,691,172	2,312,701	26.6%	3,367	9,281,882	2,469,888	26.6%								4.48%	1.0680	
	2018	8,514,009	2,998,756	35.2%	3,318	8,702,687	3,065,211	35.2%								4.48%	1.0222	
Projected Future Experience	2019	9,187,013	4,566,759	49.7%	3,245	8,987,835	4,467,750	49.7%	1.8752	N/A	0.0220	N/A	0.978	0.967	4.48%	0.9783		
	2020	10,104,332	5,423,918	53.7%	3,164	9,461,280	5,078,734	53.7%	2.1427	N/A	0.0248	N/A	0.975	0.963	4.48%	0.9364		
	2021	10,134,158	6,370,088	62.9%	3,076	9,082,209	5,708,858	62.9%	2.2342	N/A	0.0280	N/A	0.972	0.962	4.48%	0.8962		
	2022	9,726,628	7,383,478	75.9%	2,980	8,343,104	6,333,246	75.9%	2.2342	N/A	0.0311	N/A	0.969	0.960	4.48%	0.8578		
	2023	9,284,654	8,447,250	91.0%	2,880	7,622,416	6,934,833	91.0%	2.2342	N/A	0.0335	N/A	0.967	0.955	4.48%	0.8210		
	2024	8,848,874	9,593,156	108.4%	2,777	6,951,496	7,537,893	108.4%	2.2342	N/A	0.0357	N/A	0.964	0.953	4.48%	0.7858		
	2025	8,397,904	10,817,835	128.8%	2,671	6,315,691	8,135,614	128.8%	2.2342	N/A	0.0381	N/A	0.962	0.949	4.48%	0.7521		
	2026	7,941,047	12,118,341	152.6%	2,563	5,715,961	8,722,775	152.6%	2.2342	N/A	0.0407	N/A	0.959	0.946	4.48%	0.7198		
	2027	7,465,315	13,469,838	180.4%	2,451	5,143,055	9,279,731	180.4%	2.2342	N/A	0.0434	N/A	0.957	0.940	4.48%	0.6889		
	2028	7,002,265	14,858,627	212.2%	2,338	4,617,141	9,797,455	212.2%	2.2342	N/A	0.0463	N/A	0.954	0.938	4.48%	0.6594		
	2029	6,539,039	16,271,940	248.8%	2,222	4,126,768	10,269,172	248.8%	2.2342	N/A	0.0494	N/A	0.951	0.934	4.48%	0.6311		
	2030	6,073,246	17,682,804	291.2%	2,106	3,668,416	10,680,923	291.2%	2.2342	N/A	0.0526	N/A	0.947	0.929	4.48%	0.6040		
	2031	5,617,587	19,060,462	339.3%	1,988	3,247,648	11,019,264	339.3%	2.2342	N/A	0.0560	N/A	0.944	0.925	4.48%	0.5781		
	2032	5,171,542	20,407,107	394.6%	1,869	2,861,546	11,291,773	394.6%	2.2342	N/A	0.0595	N/A	0.940	0.921	4.48%	0.5533		
	2033	4,733,072	21,653,382	457.5%	1,751	2,506,602	11,467,480	457.5%	2.2342	N/A	0.0632	N/A	0.937	0.915	4.48%	0.5296		
	2034	4,310,911	22,784,292	528.5%	1,634	2,185,108	11,548,866	528.5%	2.2342	N/A	0.0671	N/A	0.933	0.911	4.48%	0.5069		
	2035	3,904,647	23,776,659	608.9%	1,518	1,894,293	11,534,961	608.9%	2.2342	N/A	0.0710	N/A	0.929	0.906	4.48%	0.4851		
	2036	3,515,590	24,582,901	699.3%	1,404	1,632,394	11,414,581	699.3%	2.2342	N/A	0.0752	N/A	0.925	0.900	4.48%	0.4643		
	2037	3,147,472	25,190,682	800.3%	1,292	1,398,783	11,195,108	800.3%	2.2342	N/A	0.0794	N/A	0.921	0.895	4.48%	0.4444		
	2038	2,801,622	25,579,996	913.0%	1,184	1,191,679	10,880,538	913.0%	2.2342	N/A	0.0837	N/A	0.916	0.890	4.48%	0.4254		
	2039	2,477,982	25,727,168	1038.2%	1,080	1,008,810	10,473,780	1038.2%	2.2342	N/A	0.0881	N/A	0.912	0.884	4.48%	0.4071		
	2040	2,177,903	25,649,001	1177.7%	980	848,617	9,994,095	1177.7%	2.2342	N/A	0.0925	N/A	0.908	0.879	4.48%	0.3896		
	2041	1,904,209	25,338,309	1330.6%	885	710,148	9,449,572	1330.6%	2.2342	N/A	0.0969	N/A	0.903	0.874	4.48%	0.3729		
	2042	1,652,153	24,815,485	1502.0%	795	589,721	8,857,656	1502.0%	2.2342	N/A	0.1014	N/A	0.899	0.868	4.48%	0.3569		
	2043	1,427,316	24,107,800	1689.0%	711	487,616	8,235,978	1689.0%	2.2342	N/A	0.1059	N/A	0.894	0.864	4.48%	0.3416		
	2044	1,226,063	23,198,118	1892.1%	633	400,896	7,585,285	1892.1%	2.2342	N/A	0.1103	N/A	0.890	0.859	4.48%	0.3270		
	2045	1,047,367	22,184,564	2118.1%	560	327,778	6,942,750	2118.1%	2.2342	N/A	0.1148	N/A	0.885	0.854	4.48%	0.3130		
	2046	889,778	21,052,526	2366.0%	493	266,516	6,305,890	2366.0%	2.2342	N/A	0.1191	N/A	0.881	0.850	4.48%	0.2995		
	2047	752,092	19,802,703	2633.0%	432	215,613	5,677,122	2633.0%	2.2342	N/A	0.1234	N/A	0.877	0.845	4.48%	0.2867		
	2048	632,570	18,503,548	2925.1%	377	173,570	5,077,153	2925.1%	2.2342	N/A	0.1277	N/A	0.872	0.841	4.48%	0.2744		
	2049	529,543	17,146,223	3237.9%	328	139,068	4,502,931	3237.9%	2.2342	N/A	0.1317	N/A	0.868	0.837	4.48%	0.2626		
	2050	441,276	15,801,312	3580.8%	283	110,917	3,971,746	3580.8%	2.2342	N/A	0.1361	N/A	0.864	0.833	4.48%	0.2514		
	2051	366,042	14,460,570	3950.5%	243	88,060	3,478,847	3950.5%	2.2342	N/A	0.1400	N/A	0.860	0.830	4.48%	0.2406		
	2052	302,289	13,147,534	4349.3%	208	69,604	3,027,302	4349.3%	2.2342	N/A	0.1441	N/A	0.856	0.826	4.48%	0.2303		
	2053	248,561	11,845,759	4765.7%	178	54,778	2,610,573	4765.7%	2.2342	N/A	0.1477	N/A	0.852	0.822	4.48%	0.2204		
	2054	203,648	10,592,921	5201.6%	151	42,955	2,234,345	5201.6%	2.2342	N/A	0.1514	N/A	0.849	0.819	4.48%	0.2109		
	2055	166,234	9,419,672	5666.5%	127	33,560	1,901,655	5666.5%	2.2342	N/A	0.1555	N/A	0.845	0.816	4.48%	0.2019		
	2056	135,215	8,334,288	6163.7%	107	26,127	1,610,371	6163.7%	2.2342	N/A	0.1581	N/A	0.842	0.813	4.48%	0.1932		
	2057	109,656	7,307,861	6664.3%	89	20,279	1,351,479	6664.3%	2.2342	N/A	0.1693	N/A	0.831	0.811	4.48%	0.1849		
	2058	88,670	6,380,634	7196.0%	74	15,695	1,129,391	7196.0%	2.2342	N/A	0.1655	N/A	0.834	0.809	4.48%	0.1770		
	2059	71,538	5,541,496	7746.2%	62	12,119	938,792	7746.2%	2.2342	N/A	0.1685	N/A	0.832	0.807	4.48%	0.1694		
	2060	57,569	4,792,946	8325.6%	51	9,335	777,152	8325.6%	2.2342	N/A	0.1715	N/A	0.828	0.805	4.48%	0.1621		
	2061	46,222	4,128,747	8932.4%	42	7,173	640,742	8932.4%	2.2342	N/A	0.1736	N/A	0.826	0.803	4.48%	0.1552		
	2062	37,011	3,545,234	9578.9%	35	5,487	526,589	9578.9%	2.2342	N/A	0.1758	N/A	0.824	0.801	4.48%	0.1485		
	2063	29,574	3,028,166	10239.3%	29	4,204	450,495	10239.3%	2.2342	N/A	0.1771	N/A	0.823	0.799	4.48%	0.1422		
	2064	23,568	2,574,341	10923.1%	24	3,207	350,281	10923.1%	2.2342	N/A	0.1786	N/A	0.821	0.797	4.48%	0.1361		
	2065	18,708	2,188,809	11699.7%	19	2,436	285,049	11699.7%	2.2342	N/A	0.1826	N/A	0.817	0.794	4.48%	0.1302		
	2066	14,793	1,847,012	12485.6%	16	1,844	230,220	12485.6%	2.2342	N/A	0.1823	N/A	0.818	0.791	4.48%	0.1246		

Exhibit I-B
Metropolitan Life Insurance Company
Pennsylvania Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 6.77% Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration										Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium		Persistence Factors				Calendar Year		Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Rate Increase Factor	Benefit Downgrade	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence					
Historical Experience	1998	-	-	N/A	-	-	-	N/A										4.48%	2.4563
	1999	-	-	N/A	-	-	-	N/A										4.48%	2.3510
	2000	-	-	N/A	-	-	-	N/A										4.48%	2.2502
	2001	-	-	N/A	-	-	-	N/A										4.48%	2.1536
	2002	-	-	N/A	-	-	-	N/A										4.48%	2.0613
	2003	436,701	-	0.0%	573	861,550	-	0.0%										4.48%	1.9729
	2004	3,227,545	16,062	0.5%	2,011	6,094,388	30,329	0.5%										4.48%	1.8882
	2005	8,028,554	-	0.0%	4,144	14,509,639	-	0.0%										4.48%	1.8073
	2006	11,674,871	151,844	1.3%	4,369	20,194,491	262,650	1.3%										4.48%	1.7297
	2007	11,537,740	276,253	2.4%	4,298	19,101,308	457,351	2.4%										4.48%	1.6556
	2008	11,306,753	697,498	6.2%	4,191	17,916,030	1,105,216	6.2%										4.48%	1.5845
	2009	11,060,103	661,520	6.0%	4,010	16,773,534	1,003,248	6.0%										4.48%	1.5166
	2010	10,735,269	1,193,711	11.1%	3,880	15,582,598	1,732,711	11.1%										4.48%	1.4515
	2011	10,849,345	940,267	8.7%	3,805	15,072,733	1,306,290	8.7%										4.48%	1.3893
	2012	10,593,963	1,257,801	11.9%	3,608	14,086,675	1,672,484	11.9%										4.48%	1.3297
	2013	10,181,615	1,075,014	10.6%	3,541	12,957,710	1,368,125	10.6%										4.48%	1.2727
	2014	10,782,120	1,467,865	13.6%	3,519	13,109,041	1,787,966	13.6%										4.48%	1.2181
	2015	9,305,035	5,659,741	60.8%	3,463	10,848,073	6,598,287	60.8%										4.48%	1.1658
	2016	8,201,852	1,639,396	20.0%	3,424	9,151,834	1,829,279	20.0%										4.48%	1.1158
	2017	8,691,172	2,312,701	26.6%	3,367	9,281,882	2,469,888	26.6%										4.48%	1.0680
	2018	8,514,009	2,998,756	35.2%	3,318	8,702,687	3,065,211	35.2%										4.48%	1.0222
Projected Future Experience	2019	9,187,013	4,566,759	49.7%	3,245	8,987,835	4,467,750	49.7%	1.8752	1.0000	0.0220	1.0000	0.978	0.967			4.48%	0.9783	
	2020	10,104,332	5,423,918	53.7%	3,164	9,461,280	5,078,734	53.7%	2.1427	1.0000	0.0248	1.0000	0.975	0.963			4.48%	0.9364	
	2021	10,263,303	6,304,547	61.4%	3,054	9,197,949	5,650,121	61.4%	2.2861	0.9966	0.0347	0.9931	0.965	0.962			4.48%	0.8962	
	2022	10,071,037	7,166,486	71.2%	2,921	8,638,524	6,147,119	71.2%	2.3833	0.9901	0.0437	0.9803	0.956	0.960			4.48%	0.8578	
	2023	9,617,811	8,195,522	85.2%	2,823	7,895,928	6,728,272	85.2%	2.3854	0.9900	0.0337	0.9800	0.966	0.955			4.48%	0.8210	
	2024	9,164,323	9,307,280	101.6%	2,722	7,300,934	7,313,263	101.6%	2.3854	0.9900	0.0357	0.9800	0.964	0.953			4.48%	0.7858	
	2025	8,699,242	10,495,464	120.6%	2,618	6,542,314	7,893,173	120.6%	2.3854	0.9900	0.0381	0.9800	0.962	0.949			4.48%	0.7521	
	2026	8,225,992	11,757,215	142.9%	2,511	5,921,064	8,462,837	142.9%	2.3854	0.9900	0.0407	0.9800	0.959	0.946			4.48%	0.7198	
	2027	7,733,189	13,068,436	169.0%	2,402	5,327,601	9,003,195	169.0%	2.3854	0.9900	0.0434	0.9800	0.957	0.940			4.48%	0.6889	
	2028	7,253,524	14,415,840	198.7%	2,291	4,782,815	9,505,490	198.7%	2.3854	0.9900	0.0463	0.9800	0.954	0.938			4.48%	0.6594	
	2029	6,773,677	15,787,036	233.1%	2,178	4,274,847	9,963,151	233.1%	2.3854	0.9900	0.0494	0.9800	0.951	0.934			4.48%	0.6311	
	2030	6,291,170	17,155,856	272.7%	2,063	3,800,048	10,362,631	272.7%	2.3854	0.9900	0.0526	0.9800	0.947	0.929			4.48%	0.6040	
	2031	5,819,160	18,492,460	317.8%	1,948	3,364,182	10,690,890	317.8%	2.3854	0.9900	0.0560	0.9800	0.944	0.925			4.48%	0.5781	
	2032	5,357,110	19,798,975	369.6%	1,832	2,964,226	10,955,279	369.6%	2.3854	0.9900	0.0595	0.9800	0.940	0.921			4.48%	0.5533	
	2033	4,902,906	21,006,111	428.5%	1,716	2,596,545	11,125,748	428.5%	2.3854	0.9900	0.0632	0.9800	0.937	0.915			4.48%	0.5296	
	2034	4,465,598	22,105,321	495.0%	1,601	2,263,515	11,204,709	495.0%	2.3854	0.9900	0.0671	0.9800	0.933	0.911			4.48%	0.5069	
	2035	4,044,756	23,068,114	570.3%	1,487	1,962,265	11,191,219	570.3%	2.3854	0.9900	0.0710	0.9800	0.929	0.906			4.48%	0.4851	
	2036	3,641,738	23,850,331	654.9%	1,376	1,690,969	11,074,427	654.9%	2.3854	0.9900	0.0752	0.9800	0.925	0.900			4.48%	0.4643	
	2037	3,260,411	24,439,999	749.6%	1,266	1,448,974	10,861,494	749.6%	2.3854	0.9900	0.0794	0.9800	0.921	0.895			4.48%	0.4444	
	2038	2,902,151	24,817,712	855.1%	1,160	1,234,440	10,556,298	855.1%	2.3854	0.9900	0.0837	0.9800	0.916	0.890			4.48%	0.4254	
	2039	2,566,898	24,960,499	972.4%	1,058	1,045,009	10,161,661	972.4%	2.3854	0.9900	0.0881	0.9800	0.912	0.884			4.48%	0.4071	
	2040	2,256,052	24,884,661	1103.0%	960	879,067	9,696,270	1103.0%	2.3854	0.9900	0.0925	0.9800	0.908	0.879			4.48%	0.3896	
	2041	1,972,537	24,583,227	1246.3%	867	735,630	9,167,975	1246.3%	2.3854	0.9900	0.0969	0.9800	0.903	0.874			4.48%	0.3729	
	2042	1,711,436	24,075,983	1406.8%	779	610,881	8,593,698	1406.8%	2.3854	0.9900	0.1014	0.9800	0.899	0.868			4.48%	0.3569	
	2043	1,478,532	23,389,388	1581.9%	697	505,113	7,990,546	1581.9%	2.3854	0.9900	0.1059	0.9800	0.894	0.864			4.48%	0.3416	
	2044	1,270,057	22,506,814	1772.1%	620	415,281	7,359,243	1772.1%	2.3854	0.9900	0.1103	0.9800	0.890	0.859			4.48%	0.3270	
	2045	1,084,949	21,523,464	1983.8%	549	339,539	6,735,856	1983.8%	2.3854	0.9900	0.1148	0.9800	0.885	0.854			4.48%	0.3130	
	2046	921,706	20,425,161	2216.0%	483	276,080	6,117,975	2216.0%	2.3854	0.9900	0.1191	0.9800	0.881	0.850			4.48%	0.2995	
	2047	779,079	19,212,582	2466.1%	424	223,350	5,507,943	2466.1%	2.3854	0.9900	0.1234	0.9800	0.877	0.845			4.48%	0.2867	
	2048	655,268	17,952,142	2739.7%	370	179,798	4,925,854	2739.7%	2.3854	0.9900	0.1277	0.9800	0.872	0.841			4.48%	0.2744	
	2049	548,545	16,635,266	3032.6%	321	144,058	4,368,743	3032.6%	2.3854	0.9900	0.1317	0.9800	0.868	0.837			4.48%	0.2626	
	2050	457,110	15,330,433	3353.8%	277	114,897	3,853,388	3353.8%	2.3854	0.9900	0.1361	0.9800	0.864	0.833			4.48%	0.2514	
	2051	379,176	14,029,645	3700.0%	238	91,220	3,375,177	3700.0%	2.3854	0.9900	0.1400	0.9800	0.860	0.830			4.48%	0.2406	
	2052	313,136	12,755,737	4073.5%	204	72,102	2,937,088	4073.5%	2.3854	0.9900	0.1441	0.9800	0.856	0.826			4.48%	0.2303	
	2053	257,480	11,492,755	4463.6%	174	56,744	2,532,778	4463.6%	2.3854	0.9900	0.1477	0.9800	0.852	0.822			4.48%	0.2204	
	2054	210,955	10,277,252	4871.8%	148	44,496	2,167,761	4871.8%	2.3854	0.9900	0.1514	0.9800	0.849	0.819			4.48%	0.2109	
	2055	172,199	9,138,966	5307.2%	125	34,764	1,844,986	5307.2%	2.3854	0.9900	0.1555	0.9800	0.845	0.816			4.48%	0.2019	
	2056	140,067	8,085,926	5772.9%	105	27,064	1,562,382	5772.9%	2.3854	0.9900	0.1581	0.9800	0.842	0.813			4.48%	0.1932	
	2057	113,591	7,090,087	6241.8%	87	21,007	1,311,205	6241.8%	2.3854	0.9900	0.1693	0.9800	0.831	0.811			4.48%	0.1849	
	2058	91,851	6,190,491	6739.7%	73	16,258	1,095,735	6739.7%	2.3854	0.9900	0.1655	0.9800	0.834	0.809			4.48%	0.1770	
	2059	74,105	5,376,360	7255.0%	61	12,554	910,816	7255.0%	2.3854	0.9900	0.1685	0.9800	0.832	0.807			4.48%	0.1694	
	2060	59,635	4,650,116	7797.7%	50	9,669	753,993	7797.7%	2.3854	0.9900	0.1715	0.9800	0.828	0.805			4.48%	0.1621	
	2061	47,881	4,005,710	8366.0%	41	7,431	621,648	8											

Exhibit II-B
Demonstration that Lifetime Incurred Claims with Requested Increase are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

1	Accumulated value of initial earned premium	179,786,671	x	58%	=	104,276,269
2a	Accumulated value of earned premium	204,244,174				
2b	Accumulated value of prior premium rate schedule increases (2a-1)	24,457,502	x	85%	=	20,788,877
3	Present value of future projected initial earned premium	46,890,011	x	58%	=	27,196,207
4a	Present value of future projected premium	105,441,531				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	58,551,519	x	85%	=	49,768,792
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					202,030,145
6a	Accumulated value of incurred claims without the inclusion of active life reserves					24,689,035
6b	Present value of future projected incurred claims without the inclusion of active life reserves					284,434,425
7	Lifetime Incurred Claims with Rate Increase: Sum of 6a and 6b					309,123,460
8	Test: 7 is not less than 5					TRUE

Attachment 1
Metropolitan Life Insurance Company
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM
Assumptions Summary

	Original Pricing Assumptions	2019 Rate Action Assumptions																																																
Interest Rate:	4.50%	Maximum valuation interest rate for contract reserves, which average to 4.48%																																																
Mortality:	1983 GAM Basic Mortality Table No Mortality Selection Factors were applied	91% of Annuity 2000 Basic table With Mortality Selection Factors of: <table><tr><th>Duration</th><th>Mortality Selection</th></tr><tr><td>1</td><td>20%</td></tr><tr><td>2</td><td>33%</td></tr><tr><td>3</td><td>42%</td></tr><tr><td>4</td><td>44%</td></tr><tr><td>5</td><td>48%</td></tr><tr><td>6</td><td>50%</td></tr><tr><td>7</td><td>50%</td></tr><tr><td>8</td><td>55%</td></tr><tr><td>9</td><td>57%</td></tr><tr><td>10</td><td>59%</td></tr><tr><td>11</td><td>59%</td></tr><tr><td>12</td><td>63%</td></tr><tr><td>13</td><td>66%</td></tr><tr><td>14</td><td>69%</td></tr><tr><td>15</td><td>79%</td></tr><tr><td>16</td><td>81%</td></tr><tr><td>17</td><td>96%</td></tr><tr><td>18</td><td>100%</td></tr><tr><td>19</td><td>100%</td></tr><tr><td>20+</td><td>100%</td></tr></table>	Duration	Mortality Selection	1	20%	2	33%	3	42%	4	44%	5	48%	6	50%	7	50%	8	55%	9	57%	10	59%	11	59%	12	63%	13	66%	14	69%	15	79%	16	81%	17	96%	18	100%	19	100%	20+	100%						
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Voluntary Lapse Rates:	<table><tr><th rowspan="2">Duration</th><th colspan="2">Issue Age</th></tr><tr><th>Up to age 65</th><th>65+</th></tr><tr><td>1</td><td>6.00%</td><td>8.00%</td></tr><tr><td>2</td><td>5.00%</td><td>6.00%</td></tr><tr><td>3</td><td>4.00%</td><td>4.00%</td></tr><tr><td>4+</td><td>3.00%</td><td>3.00%</td></tr></table>	Duration	Issue Age		Up to age 65	65+	1	6.00%	8.00%	2	5.00%	6.00%	3	4.00%	4.00%	4+	3.00%	3.00%	<table><tr><th>Duration</th><th>Lapse Rate</th></tr><tr><td>1</td><td>5.00%</td></tr><tr><td>2</td><td>4.50%</td></tr><tr><td>3</td><td>4.00%</td></tr><tr><td>4</td><td>3.50%</td></tr><tr><td>5</td><td>2.50%</td></tr><tr><td>6</td><td>2.00%</td></tr><tr><td>7</td><td>1.80%</td></tr><tr><td>8</td><td>1.50%</td></tr><tr><td>9</td><td>1.30%</td></tr><tr><td>10</td><td>1.10%</td></tr><tr><td>11+</td><td>0.80%</td></tr></table>	Duration	Lapse Rate	1	5.00%	2	4.50%	3	4.00%	4	3.50%	5	2.50%	6	2.00%	7	1.80%	8	1.50%	9	1.30%	10	1.10%	11+	0.80%							
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Morbidity:	Morbidity underwriting savings vary by duration. However, we do not have the actual rates.	Current IB block experience with morbidity U/W Selection Factors of: <table><tr><th>Duration</th><th>U/W Selection</th></tr><tr><td>1</td><td>64%</td></tr><tr><td>2</td><td>77%</td></tr><tr><td>3</td><td>100%</td></tr><tr><td>4+</td><td>100%</td></tr></table> Sample Ultimate Smoothed Incidence Rates (before gross-up to zero-day elimination) <table><tr><th rowspan="2">Attained Age</th><th colspan="2">Male</th><th colspan="2">Female</th></tr><tr><th>Facility Care</th><th>Home Care</th><th>Facility Care</th><th>Home Care</th></tr><tr><td>81</td><td>1.22%</td><td>1.08%</td><td>1.65%</td><td>1.15%</td></tr><tr><td>82</td><td>1.47%</td><td>1.25%</td><td>1.99%</td><td>1.33%</td></tr><tr><td>83</td><td>1.75%</td><td>1.44%</td><td>2.36%</td><td>1.53%</td></tr><tr><td>84</td><td>2.08%</td><td>1.64%</td><td>2.78%</td><td>1.74%</td></tr><tr><td>85</td><td>2.43%</td><td>1.86%</td><td>3.24%</td><td>1.96%</td></tr></table> <u>Change</u> Incidence curves were reshaped to better reflect the emerged experience over the years. In 2016, termination curves were constructed separately for deaths and recoveries, gender and care path. Coefficients to an exponential-shaped curve were based on experience adjusted to minimize differences between actual and expected terminations in total as well as at periodic duration points along the curves. Death and recovery termination rates were recombined into a single termination table for modelling and valuation uses. Minor adjustments made to Male Facility and Male Home Care. <table><tr><th>Home Care</th><th>Facility Care</th></tr><tr><td>61%</td><td>79%</td></tr></table>	Duration	U/W Selection	1	64%	2	77%	3	100%	4+	100%	Attained Age	Male		Female		Facility Care	Home Care	Facility Care	Home Care	81	1.22%	1.08%	1.65%	1.15%	82	1.47%	1.25%	1.99%	1.33%	83	1.75%	1.44%	2.36%	1.53%	84	2.08%	1.64%	2.78%	1.74%	85	2.43%	1.86%	3.24%	1.96%	Home Care	Facility Care	61%	79%
Duration	U/W Selection																																																	
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Home Care	Facility Care																																																	
61%	79%																																																	
Incidence:	Incidence rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.																																																	
Continuance:	Continuance rates for nursing home care were based on a study published by the Society of Actuaries based on the 1985 NNHS with modifications.																																																	
Utilization:	Home care prevalence rates were based on 1982-1984 National Long Term Care Surveys with modifications. Note that the actual utilization assumption at original pricing is not available.																																																	

Attachment 2
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Actual / Projected Experience			Reproduced Expected Pricing Experience			G = C / F Actual to Expected Ratio	Accumulative Loss Ratio as of 12/31/2018		
		A Earned Premium	B Incurred Claims	C = B / A Loss Ratio	D Earned Premium	E Incurred Claims	F = E / D Loss Ratio		H Actual/Projected at 4.48% (on C)	I Expected at 4.5% (on F)	J = H / I Actual to Expected Ratio
Historical Experience	2002	1,509,990	0	0.0%	1,509,990	15,250	1.0%	0.00	0.0%	1.0%	0.00
	2003	22,717,279	173,448	0.8%	15,185,863	176,175	1.2%	0.66	0.7%	1.1%	0.62
	2004	84,549,231	1,169,738	1.4%	64,170,724	840,946	1.3%	1.06	1.2%	1.3%	0.96
	2005	189,377,165	6,455,809	3.4%	153,756,840	2,306,513	1.5%	2.27	2.6%	1.4%	1.82
	2006	237,139,037	8,726,906	3.7%	228,355,116	4,197,468	1.8%	2.00	3.1%	1.6%	1.89
	2007	232,250,395	16,163,099	7.0%	226,020,789	5,638,532	2.5%	2.79	4.2%	1.9%	2.20
	2008	226,734,335	15,284,738	6.7%	218,194,622	7,282,201	3.3%	2.02	4.7%	2.2%	2.13
	2009	221,429,450	18,304,568	8.3%	210,930,540	9,056,093	4.3%	1.93	5.3%	2.6%	2.06
	2010	226,420,381	21,883,402	9.7%	203,541,511	10,986,945	5.4%	1.79	5.9%	3.0%	2.00
	2011	226,791,712	24,416,337	10.8%	196,087,343	12,912,719	6.6%	1.63	6.5%	3.4%	1.93
	2012	220,845,865	26,787,770	12.1%	187,566,626	15,083,691	8.0%	1.51	7.0%	3.8%	1.85
	2013	215,797,682	31,086,933	14.4%	173,428,128	17,595,792	10.1%	1.42	7.7%	4.3%	1.79
	2014	222,538,596	42,724,714	19.2%	149,897,922	19,819,032	13.2%	1.45	8.5%	4.8%	1.78
	2015	194,459,769	52,340,553	26.9%	123,247,261	22,340,372	18.1%	1.48	9.7%	5.4%	1.79
	2016	178,789,378	64,018,584	35.8%	114,763,818	25,651,664	22.4%	1.60	11.0%	6.0%	1.82
	2017	193,879,725	74,755,712	38.6%	108,101,777	30,031,371	27.8%	1.39	12.3%	6.8%	1.83
	2018	187,736,256	91,920,421	49.0%	101,591,664	35,369,794	34.8%	1.41	14.0%	7.6%	1.84
Projected Experience	2019	201,126,886	99,426,970	49.4%	95,240,320	40,599,646	42.6%	1.16	15.5%	8.5%	1.83
	2020	221,408,350	117,020,151	52.9%	89,056,959	46,538,390	52.3%	1.01	17.1%	9.4%	1.82
	2021	221,660,812	136,726,089	61.7%	83,095,985	52,851,206	63.6%	0.97	18.9%	10.5%	1.80
	2022	211,972,575	157,853,199	74.5%	77,391,689	60,511,072	78.2%	0.95	20.9%	11.6%	1.79
	2023	202,015,467	180,503,882	89.4%	71,899,517	69,629,764	96.8%	0.92	23.0%	12.9%	1.78
	2024	191,840,273	205,189,420	107.0%	66,625,054	79,021,308	118.6%	0.90	25.4%	14.3%	1.77
	2025	181,648,514	231,917,399	127.7%	61,572,027	89,566,586	145.5%	0.88	27.9%	15.8%	1.77
	2026	171,351,407	260,446,473	152.0%	56,727,930	100,053,732	176.4%	0.86	30.5%	17.4%	1.76
	2027	160,952,493	290,391,258	180.4%	52,073,632	112,915,389	216.8%	0.83	33.4%	19.1%	1.75
	2028	150,599,016	321,488,381	213.5%	47,629,009	127,155,168	267.0%	0.80	36.4%	21.0%	1.74
	2029	140,256,196	353,301,247	251.9%	43,406,849	138,337,935	318.7%	0.79	39.6%	22.9%	1.73
	2030	130,057,148	385,201,276	296.2%	39,403,809	149,060,892	378.3%	0.78	42.9%	24.9%	1.72
	2031	120,044,485	416,501,802	347.0%	35,628,611	158,748,597	445.6%	0.78	46.3%	27.0%	1.72
	2032	110,254,266	446,686,454	405.1%	32,089,520	169,033,291	526.8%	0.77	49.8%	29.0%	1.72
	2033	100,698,855	475,020,301	471.7%	28,781,717	183,052,998	636.0%	0.74	53.4%	31.2%	1.71
	2034	91,487,223	500,657,380	547.2%	25,699,230	203,086,313	790.2%	0.69	57.1%	33.5%	1.70
	2035	82,646,197	522,785,235	632.6%	22,842,554	225,122,718	985.5%	0.64	60.7%	35.9%	1.69
	2036	74,221,504	540,565,398	728.3%	20,210,113	232,727,004	1151.5%	0.63	64.3%	38.4%	1.68
	2037	66,266,349	554,095,997	836.2%	17,794,572	236,720,159	1330.3%	0.63	67.8%	40.7%	1.67
	2038	58,796,875	562,591,872	956.8%	15,585,623	237,690,541	1525.1%	0.63	71.3%	43.0%	1.66
	2039	51,847,029	565,437,387	1090.6%	13,577,059	234,837,662	1729.7%	0.63	74.6%	45.1%	1.65
	2040	45,437,541	562,978,177	1239.0%	11,763,760	229,266,393	1948.9%	0.64	77.8%	47.2%	1.65
	2041	39,573,031	555,437,389	1403.6%	10,133,189	220,048,708	2171.6%	0.65	80.8%	49.0%	1.65
	2042	34,242,260	542,977,388	1585.7%	8,677,410	209,557,492	2415.0%	0.66	83.6%	50.7%	1.65
	2043	29,444,862	526,308,229	1787.4%	7,388,638	203,228,900	2750.6%	0.65	86.3%	52.2%	1.65
	2044	25,158,798	505,756,088	2010.3%	6,255,016	204,430,922	3268.3%	0.62	88.7%	53.8%	1.65
	2045	21,361,102	482,067,051	2256.8%	5,262,181	207,200,848	3937.5%	0.57	90.9%	55.2%	1.65
	2046	18,024,979	455,595,517	2527.6%	4,399,838	197,137,728	4480.6%	0.56	92.9%	56.6%	1.64
	2047	15,120,244	427,159,335	2825.1%	3,660,232	184,895,392	5051.5%	0.56	94.7%	57.8%	1.64
	2048	12,609,951	397,342,695	3151.0%	3,031,208	171,604,817	5661.3%	0.56	96.3%	58.8%	1.64
	2049	10,457,854	366,856,291	3507.9%	2,500,124	157,343,425	6293.4%	0.56	97.8%	59.8%	1.64
	2050	8,625,702	336,310,816	3898.9%	2,054,851	142,672,980	6943.2%	0.56	99.0%	60.6%	1.63
	2051	7,075,886	305,983,200	4324.3%	1,684,074	128,607,097	7636.7%	0.57	100.1%	61.3%	1.63
	2052	5,774,686	276,529,559	4788.7%	1,377,176	115,189,358	8364.2%	0.57	101.1%	61.9%	1.63
	2053	4,688,802	248,153,685	5292.5%	1,115,548	102,562,343	9193.9%	0.58	101.9%	62.4%	1.63
	2054	3,788,858	221,059,887	5834.5%	851,785	86,140,794	10113.0%	0.58	102.6%	62.8%	1.63
	2055	3,047,584	195,630,697	6419.2%	540,839	59,621,692	11023.9%	0.58	103.2%	63.1%	1.64
	2056	2,441,494	171,890,993	7040.4%	224,382	27,337,810	12183.6%	0.58	103.7%	63.2%	1.64
	2057	1,948,727	150,119,136	7703.4%	86,231	11,721,071	13592.6%	0.57	104.1%	63.2%	1.65
	2058	1,550,156	130,278,351	8404.2%	33,138	5,025,221	15164.7%	0.55	104.4%	63.3%	1.65
	2059	1,229,239	112,448,189	9147.8%	12,734	2,154,483	16918.7%	0.54	104.7%	63.3%	1.66
	2060	971,710	96,529,516	9934.0%	4,894	923,700	18875.5%	0.53	105.0%	63.3%	1.66
	2061	766,108	82,391,757	10754.6%	1,881	396,021	21058.7%	0.51	105.2%	63.3%	1.66
	2062	602,500	69,958,272	11611.3%	723	169,788	23494.3%	0.49	105.3%	63.3%	1.66
	2063	472,766	59,135,275	12508.4%	278	72,794	26211.7%	0.48	105.4%	63.3%	1.67
	2064	370,217	49,755,741	13439.6%	107	31,209	29243.3%	0.46	105.5%	63.3%	1.67
	2065	289,319	41,702,267	14413.9%	41	13,380	32625.6%	0.44	105.6%	63.3%	1.67
	2066	225,644	34,771,139	15409.7%	16	5,737	36399.1%	0.42	105.7%	63.3%	1.67
	2067	175,643	28,878,413	16441.5%	6	2,459	40609.0%	0.40	105.7%	63.3%	1.67
	2068	136,362	23,863,701	17500.2%	2	1,054	45305.8%	0.39	105.8%	63.3%	1.67
	2069	105,633	19,631,308	18584.5%	1	452	50545.9%	0.37	105.8%	63.3%	1.67
	2070	296,013	70,619,120	23856.7%	0	194	56392.1%	0.42	105.9%	63.3%	1.67
Past		3,082,966,244	496,212,734	16.1%	2,476,350,535	219,304,559	8.9%	1.82	14.0%	7.6%	1.84
Future		3,237,165,595	14,871,926,752	459.4%	1,067,392,081	5,614,624,629	526.0%	0.87	286.5%	324.6%	0.88
Lifetime		6,320,131,840	15,368,139,486	243.2%	3,543,742,617	5,833,929,189	164.6%	1.48	105.9%	63.0%	1.68

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.

- Figures in column D do not reflect any rate action.

Attachment 3
Metropolitan Life Insurance Company
Nationwide Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Actual to Expected Ratios
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

Duration	Actual / Projected Experience			Expected Pricing Experience			G = C / F Actual to Expected Ratio
	Actual Experience through 12/31/2018			Reproduced based on Original Pricing			
	Projections based on Current Assumptions			Assumptions since inception			
	A	B	C = B / A	D	E	F = E / D	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1	125,540,322	1,173,940	0.9%	125,540,322	1,267,885	1.0%	0.93
2	244,699,423	6,637,998	2.7%	244,699,423	3,696,883	1.5%	1.80
3	236,386,893	12,154,422	5.1%	232,972,286	4,888,451	2.1%	2.45
4	242,815,987	10,634,230	4.4%	223,906,563	6,659,966	3.0%	1.47
5	236,500,767	18,572,664	7.9%	216,263,107	8,251,864	3.8%	2.06
6	228,488,692	16,115,669	7.1%	208,380,618	10,503,107	5.0%	1.40
7	225,310,139	19,655,204	8.7%	200,376,883	12,501,435	6.2%	1.40
8	224,645,405	30,900,016	13.8%	192,421,465	14,029,617	7.3%	1.89
9	224,673,092	27,254,979	12.1%	184,577,681	17,320,353	9.4%	1.29
10	220,049,433	34,158,520	15.5%	176,859,078	19,480,459	11.0%	1.41
11	203,156,721	42,469,006	20.9%	124,406,207	21,661,575	17.4%	1.20
12	180,319,308	57,026,265	31.6%	117,316,251	24,395,834	20.8%	1.52
13	179,985,955	64,638,654	35.9%	110,373,107	27,505,903	24.9%	1.44
14	183,170,597	74,253,972	40.5%	103,601,476	33,974,872	32.8%	1.24
15	209,040,186	94,196,205	45.1%	97,043,608	38,220,703	39.4%	1.14
16	223,609,373	107,126,375	47.9%	90,641,069	44,808,235	49.4%	0.97
17	224,423,426	121,593,066	54.2%	84,415,785	50,307,126	59.6%	0.91
18	216,007,876	142,310,238	65.9%	78,544,271	56,308,184	71.7%	0.92
19	206,286,321	163,764,989	79.4%	72,895,927	66,551,959	91.3%	0.87
20	196,413,841	187,114,702	95.3%	67,477,925	73,685,897	109.2%	0.87
21	186,404,118	212,687,840	114.1%	62,300,755	86,483,723	138.8%	0.82
22	176,268,174	240,291,358	136.3%	57,387,584	95,075,411	165.7%	0.82
23	166,072,444	269,621,665	162.4%	52,659,469	104,231,457	197.9%	0.82
24	155,814,773	300,298,521	192.7%	48,138,010	123,372,899	256.3%	0.75
25	145,569,127	332,029,458	228.1%	43,863,210	133,657,864	304.7%	0.75
26	135,409,323	364,321,810	269.1%	39,812,164	145,743,514	366.1%	0.73
27	125,389,380	396,486,219	316.2%	35,985,515	155,140,691	431.1%	0.73
28	115,527,434	427,880,950	370.4%	32,405,107	164,308,228	507.0%	0.73
29	105,872,904	457,885,699	432.5%	29,068,291	174,284,217	599.6%	0.72
30	96,515,828	485,644,910	503.2%	25,958,408	181,809,668	700.4%	0.72
31	87,504,578	510,529,384	583.4%	23,074,914	223,338,340	967.9%	0.60
32	78,872,974	531,651,229	674.1%	20,418,661	230,762,457	1130.2%	0.60
33	70,669,309	548,447,770	776.1%	17,987,115	235,701,767	1310.4%	0.59
34	62,935,111	560,441,257	890.5%	15,764,869	239,730,121	1520.7%	0.59
35	55,705,223	567,102,157	1018.0%	13,737,793	237,092,261	1725.8%	0.59
36	48,996,669	568,334,319	1159.9%	11,913,075	234,095,309	1965.0%	0.59
37	42,825,253	564,271,488	1317.6%	10,270,778	226,540,335	2205.7%	0.60
38	37,192,700	554,956,764	1492.1%	8,800,775	214,913,458	2442.0%	0.61
39	32,094,661	540,863,081	1685.2%	7,497,327	201,667,949	2689.9%	0.63
40	27,517,346	522,609,183	1899.2%	6,353,364	192,315,249	3027.0%	0.63
41	23,443,168	500,703,003	2135.8%	5,351,201	211,984,517	3961.4%	0.54
42	19,845,752	475,629,346	2396.6%	4,474,900	201,247,474	4497.3%	0.53
43	16,696,379	448,017,115	2683.3%	3,722,374	189,374,870	5087.5%	0.53
44	13,962,617	418,586,579	2997.9%	3,081,607	176,719,524	5734.7%	0.52
45	11,609,123	388,064,316	3342.8%	2,540,107	163,139,660	6422.5%	0.52
46	9,597,925	357,126,910	3720.9%	2,085,557	147,656,797	7080.0%	0.53
47	7,891,141	326,272,114	4134.7%	1,706,844	133,872,972	7843.3%	0.53
48	6,453,265	295,835,173	4584.3%	1,393,347	119,397,015	8569.1%	0.53
49	5,249,816	266,417,010	5074.8%	1,135,181	106,008,404	9338.5%	0.54
50	4,249,491	238,187,197	5605.1%	924,024	96,087,824	10398.8%	0.54
51	3,423,410	211,490,433	6177.8%	750,722	87,095,640	11601.6%	0.53
52	2,745,737	186,422,626	6789.5%	287,721	37,240,899	12943.4%	0.52
53	2,193,406	163,241,122	7442.4%	110,271	15,923,697	14440.5%	0.52
54	1,745,698	142,061,112	8137.8%	42,262	6,808,754	16110.6%	0.51
55	1,384,637	122,921,154	8877.5%	16,197	2,911,330	17974.0%	0.49
56	1,094,844	105,772,116	9660.9%	6,208	1,244,845	20052.9%	0.48
57	863,068	90,515,974	10487.7%	2,379	532,278	22372.2%	0.47
58	678,418	76,999,334	11349.8%	912	227,595	24959.8%	0.45
59	531,924	65,184,544	12254.5%	349	97,316	27846.6%	0.44
60	416,152	54,935,041	13200.7%	134	41,611	31067.3%	0.42
Lifetime	6,318,757,058	15,122,488,399	239.3%	3,543,742,534	5,833,898,251	164.6%	1.45
Lifetime*	3,382,398,080	3,552,457,830	105.0%	2,263,599,186	1,426,645,637	63.0%	1.67

Note:

- Figures in column A are normalized to reflect the prior rate action authorized by Pennsylvania rather than the prior rate action approved by other states.

- Figures in column D do not reflect any rate action.

* Columns A and B are discounted back to the inception date at an interest rate of 4.48%, which is the weighted average maximum valuation interest rate for contract reserves. Columns D and E are discounted back to the inception date at the original pricing interest rate of 4.5%.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Lapse/Mortality
Individual Business

Lapse			
Policy Duration	Actual	Expected *	A/E%
1	10,954	12,045	90.95%
2	13,852	10,125	136.81%
3	9,574	8,560	111.85%
4	7,178	7,163	100.21%
5	5,825	4,611	126.33%
6	3,991	3,323	120.12%
7	3,097	2,803	110.51%
8	2,396	2,193	109.24%
9	2,035	1,718	118.43%
10	1,546	1,315	117.52%
11	1,162	938	123.83%
12+	2,405	2,430	98.96%

Mortality			
Policy Duration	Actual	Expected *	A/E%
1	536	448	119.72%
2	924	771	119.92%
3	1,110	1,041	106.68%
4	1,315	1,165	112.92%
5	1,533	1,363	112.49%
6	1,703	1,525	111.64%
7	1,910	1,642	116.29%
8	2,177	1,931	112.75%
9	2,287	2,092	109.33%
10	2,516	2,237	112.48%
11	2,570	2,248	114.34%
12	2,677	2,362	113.31%
13	2,636	2,372	111.15%
14	2,353	2,142	109.86%
15	2,032	1,988	102.20%
16	1,724	1,607	107.29%
17	1,271	1,491	85.25%
18	846	1,055	80.18%
19	407	507	80.28%
20+	168	136	123.33%

* The expecteds are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Incidence
Individual Business

Attained Age	Female						Male					
	Facility Care			Home Care			Facility Care			Home Care		
	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%	Actual Claims ¹	Expected Claims ²	A/E%
under 50	1	11	9%	8	13	62%	7	6	122%	6	9	68%
50 to 54	5	21	24%	16	27	59%	2	10	20%	14	18	80%
55 to 59	26	56	47%	70	78	90%	17	26	65%	52	51	102%
60 to 64	80	108	74%	159	164	97%	36	54	67%	107	116	92%
65 to 69	163	157	104%	248	226	110%	107	82	130%	195	181	108%
70 to 74	356	311	115%	298	276	108%	196	163	120%	277	259	107%
75 to 79	507	499	102%	372	367	101%	275	242	114%	261	294	89%
80 to 84	580	594	98%	336	358	94%	233	235	99%	212	221	96%
85 to 89	432	441	98%	219	213	103%	134	133	100%	106	104	102%
over 89	150	159	94%	80	59	135%	45	37	123%	27	24	113%
Total	2,300	2,357	98%	1,806	1,781	101%	1,052	987	107%	1,257	1,276	99%

¹ Based on actual experience through 12/31/2017 including adjustments for incurred but not reported claims.

² The expected claims are based on current best estimate assumptions.

Attachment 4
Metropolitan Life Insurance Company
Actual to Expected Claim Termination
All Business (exclude AARP-Pru)

Claim Duration (Months)	Actual Deaths	Expected Deaths¹	Actual Recoveries	Expected Recoveries¹	Deaths A/E%	Recoveries A/E%	Total A/E%
1	970	678	69	107	143%	64%	132%
2	850	1,334	180	257	64%	70%	65%
3	891	1,224	251	254	73%	99%	77%
4	1,019	1,394	336	294	73%	114%	80%
5	1,036	1,191	312	246	87%	127%	94%
6	885	1,001	228	201	88%	113%	93%
7	799	844	203	168	95%	121%	99%
8	722	734	151	139	98%	108%	100%
9	668	649	126	117	103%	108%	104%
10	618	588	124	100	105%	124%	108%
11	553	544	98	87	102%	112%	103%
12	616	512	94	77	120%	122%	121%
13	500	483	89	69	103%	129%	107%
14+	15,204	13,659	1,350	1,476	111%	91%	109%
Total	25,331	24,835	3,611	3,594	102%	100%	102%

¹ The expected deaths and recoveries are based on current best estimate assumptions.

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality			Policy Shock Lapse	Policy Persistence	Premium Persistence				
Historical Experience	1998	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.4563	
	1999	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.3510	
	2000	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.2502	
	2001	-	-	N/A	-	-	-	N/A	-	-	-	-	-	-	-	4.48%	2.1536	
	2002	1,509,990	-	0.0%	3,067	3,112,495	-	0.0%	-	-	-	-	-	-	-	4.48%	2.0613	
	2003	22,717,279	173,448	0.8%	20,228	44,818,006	342,198	0.8%	-	-	-	-	-	-	-	4.48%	1.9729	
	2004	84,549,231	1,169,738	1.4%	55,861	159,649,445	2,208,748	1.4%	-	-	-	-	-	-	-	4.48%	1.8882	
	2005	189,377,165	6,198,107	3.3%	96,799	342,252,711	11,201,555	3.3%	-	-	-	-	-	-	-	4.48%	1.8073	
	2006	237,139,037	7,916,173	3.3%	96,923	410,188,870	13,692,921	3.3%	-	-	-	-	-	-	-	4.48%	1.7297	
	2007	232,250,395	15,083,803	6.5%	94,163	384,502,188	24,971,993	6.5%	-	-	-	-	-	-	-	4.48%	1.6556	
	2008	226,734,335	13,802,967	6.1%	91,295	359,270,188	21,871,387	6.1%	-	-	-	-	-	-	-	4.48%	1.5845	
	2009	221,429,450	17,843,830	8.1%	87,977	335,815,552	27,061,601	8.1%	-	-	-	-	-	-	-	4.48%	1.5166	
	2010	226,420,381	20,337,717	9.0%	85,168	328,656,688	29,520,870	9.0%	-	-	-	-	-	-	-	4.48%	1.4515	
	2011	226,791,712	21,443,516	9.5%	82,943	315,076,253	29,790,960	9.5%	-	-	-	-	-	-	-	4.48%	1.3893	
	2012	220,848,343	23,002,487	10.4%	80,131	293,659,579	30,586,151	10.4%	-	-	-	-	-	-	-	4.48%	1.3297	
	2013	215,797,682	26,223,193	12.2%	78,644	274,636,551	33,373,145	12.2%	-	-	-	-	-	-	-	4.48%	1.2727	
	2014	222,538,596	32,296,604	14.5%	77,635	271,068,117	39,339,601	14.5%	-	-	-	-	-	-	-	4.48%	1.2181	
	2015	194,459,769	33,302,217	17.1%	76,474	226,706,721	38,824,670	17.1%	-	-	-	-	-	-	-	4.48%	1.1658	
	2016	178,789,378	29,602,522	16.6%	75,391	199,497,692	33,031,240	16.6%	-	-	-	-	-	-	-	4.48%	1.1158	
	2017	193,879,725	19,737,409	10.2%	74,384	207,057,084	21,078,895	10.2%	-	-	-	-	-	-	-	4.48%	1.0680	
	2018	187,736,256	9,579,052	5.1%	73,227	191,896,647	9,791,332	5.1%	-	-	-	-	-	-	-	4.48%	1.0222	
Projected Future Experience	2019	201,165,556	19,502,180	9.7%	71,579	196,804,212	19,079,365	9.7%	1.8752	N/A	0.0225	N/A	0.977	0.960	4.48%	0.9783		
	2020	221,450,406	44,315,414	20.0%	69,770	207,357,038	41,495,128	20.0%	2.1427	N/A	0.0253	N/A	0.975	0.963	4.48%	0.9364		
	2021	221,702,109	70,780,792	31.9%	67,782	198,688,926	63,433,584	31.9%	2.2342	N/A	0.0285	N/A	0.972	0.960	4.48%	0.8962		
	2022	212,011,023	96,815,863	45.7%	65,681	181,854,400	83,044,694	45.7%	2.2342	N/A	0.0313	N/A	0.969	0.956	4.48%	0.8578		
	2023	202,050,915	122,056,730	60.4%	63,460	165,877,593	100,204,826	60.4%	2.2342	N/A	0.0335	N/A	0.966	0.953	4.48%	0.8210		
	2024	191,872,670	146,880,868	76.6%	61,193	150,765,356	115,412,718	76.6%	2.2342	N/A	0.0357	N/A	0.964	0.950	4.48%	0.7858		
	2025	181,677,838	172,469,065	94.9%	58,862	136,631,843	129,706,333	94.9%	2.2342	N/A	0.0381	N/A	0.962	0.947	4.48%	0.7521		
	2026	171,377,672	198,923,809	116.1%	56,471	123,357,553	143,185,247	116.1%	2.2342	N/A	0.0406	N/A	0.959	0.943	4.48%	0.7198		
	2027	160,975,763	226,661,324	140.8%	54,025	110,900,508	156,153,047	140.8%	2.2342	N/A	0.0433	N/A	0.957	0.939	4.48%	0.6889		
	2028	150,619,379	255,869,847	169.9%	51,529	99,315,133	168,714,996	169.9%	2.2342	N/A	0.0462	N/A	0.954	0.936	4.48%	0.6594		
	2029	140,273,781	286,546,818	204.3%	48,994	88,526,361	180,838,835	204.3%	2.2342	N/A	0.0492	N/A	0.951	0.931	4.48%	0.6311		
	2030	130,072,096	318,628,846	245.0%	46,426	78,567,292	192,460,999	245.0%	2.2342	N/A	0.0524	N/A	0.948	0.927	4.48%	0.6040		
	2031	120,056,973	351,920,463	293.1%	43,836	69,407,527	203,452,813	293.1%	2.2342	N/A	0.0558	N/A	0.944	0.923	4.48%	0.5781		
	2032	110,264,509	386,039,332	350.1%	41,236	61,012,168	213,605,421	350.1%	2.2342	N/A	0.0593	N/A	0.941	0.918	4.48%	0.5533		
	2033	100,707,071	420,524,493	417.6%	38,638	53,333,761	222,706,834	417.6%	2.2342	N/A	0.0630	N/A	0.937	0.913	4.48%	0.5296		
	2034	91,493,634	454,780,593	497.1%	36,055	46,376,146	230,518,459	497.1%	2.2342	N/A	0.0668	N/A	0.933	0.909	4.48%	0.5069		
	2035	82,651,032	488,075,468	590.5%	33,501	40,097,158	236,783,969	590.5%	2.2342	N/A	0.0708	N/A	0.929	0.903	4.48%	0.4851		
	2036	74,224,981	519,604,348	700.0%	30,990	34,464,894	241,267,947	700.0%	2.2342	N/A	0.0749	N/A	0.925	0.896	4.48%	0.4643		
	2037	66,268,672	548,544,857	827.8%	28,537	29,450,770	243,781,381	827.8%	2.2342	N/A	0.0792	N/A	0.921	0.893	4.48%	0.4444		
	2038	58,798,240	574,236,518	976.6%	26,153	25,010,032	244,253,462	976.6%	2.2342	N/A	0.0835	N/A	0.916	0.887	4.48%	0.4254		
	2039	51,847,623	595,904,109	1149.3%	23,854	21,107,671	242,598,346	1149.3%	2.2342	N/A	0.0879	N/A	0.912	0.882	4.48%	0.4071		
	2040	45,437,530	612,876,490	1348.8%	21,650	17,704,665	238,806,394	1348.8%	2.2342	N/A	0.0924	N/A	0.908	0.876	4.48%	0.3896		
	2041	39,572,551	624,661,825	1578.5%	19,551	14,758,036	232,958,997	1578.5%	2.2342	N/A	0.0969	N/A	0.903	0.871	4.48%	0.3729		
	2042	34,241,452	630,962,627	1842.7%	17,567	12,222,168	225,216,235	1842.7%	2.2342	N/A	0.1015	N/A	0.899	0.865	4.48%	0.3569		
	2043	29,443,824	631,651,282	2145.3%	15,705	10,058,330	215,791,818	2145.3%	2.2342	N/A	0.1060	N/A	0.894	0.860	4.48%	0.3416		
	2044	25,157,622	626,772,146	2491.4%	13,968	8,226,000	204,940,983	2491.4%	2.2342	N/A	0.1106	N/A	0.889	0.854	4.48%	0.3270		
	2045	21,359,869	616,536,010	2886.4%	12,360	6,684,659	192,947,479	2886.4%	2.2342	N/A	0.1151	N/A	0.885	0.849	4.48%	0.3130		
	2046	18,023,764	601,314,430	3336.2%	10,881	5,398,681	180,112,486	3336.2%	2.2342	N/A	0.1197	N/A	0.880	0.844	4.48%	0.2995		
	2047	15,119,080	581,579,144	3846.7%	9,530	4,334,401	166,729,541	3846.7%	2.2342	N/A	0.1241	N/A	0.876	0.839	4.48%	0.2867		
	2048	12,608,870	557,797,890	4423.9%	8,305	3,459,724	153,053,100	4423.9%	2.2342	N/A	0.1286	N/A	0.871	0.834	4.48%	0.2744		
	2049	10,456,877	530,584,831	5074.0%	7,200	2,746,179	139,341,868	5074.0%	2.2342	N/A	0.1330	N/A	0.867	0.829	4.48%	0.2626		
	2050	8,624,840	500,683,783	5805.1%	6,212	2,167,901	125,849,605	5805.1%	2.2342	N/A	0.1373	N/A	0.863	0.825	4.48%	0.2514		
	2051	7,075,138	468,793,976	6625.9%	5,333	1,702,099	112,779,948	6625.9%	2.2342	N/A	0.1415	N/A	0.859	0.820	4.48%	0.2406		
	2052	5,774,040	435,478,319	7542.0%	4,555	1,329,509	100,271,599	7542.0%	2.2342	N/A	0.1458	N/A	0.854	0.816	4.48%	0.2303		
	2053	4,698,251	401,396,681	8561.8%	3,871	1,033,199	88,459,955	8561.8%	2.2342	N/A	0.1501	N/A	0.850	0.812	4.48%	0.2204		
	2054	3,788,397	367,188,502	9692.5%	3,275	799,079	77,450,378	9692.5%	2.2342	N/A	0.1540	N/A	0.846	0.808	4.48%	0.2109		
	2055	3,047,200	333,408,643	10941.5%	2,758	615,173	67,308,957	10941.5%	2.2342	N/A	0.1579	N/A	0.842	0.804	4.48%	0.2019		
	2056	2,441,179	300,582,779	12313.0%	2,312	471,691	58,079,335	12313.0%	2.2342	N/A	0.1617	N/A	0.838	0.801	4.48%	0.1932		
	2057	1,948,471	268,767,810	13793.8%	1,926	360,340	49,704,571	13793.8%	2.2342	N/A	0.1669	N/A	0.833	0.798	4.48%	0.1849		
	2058	1,549,951	238,615,881	15395.1%	1,601	274,346	42,235,725	15395.1%	2.2342	N/A	0.1691	N/A	0.831	0.795	4.48%	0.1770		
	2059	1,229,077	210,588,150	17133.9%	1,324	208,219	36,675,993	17133.9%	2.2342	N/A	0.1725	N/A	0.827	0.793	4.48%	0.1694		
	2060	971,581	184,697,392	19010.0%	1,091	157,537	29,947,767	19010.0%	2.2342	N/A	0.1762	N/A	0.824	0.790	4.48%	0.1621		
	2061	766,006	160,970,839	21014.3%	895	118,877	24,981,149	21014.3%	2.2342	N/A	0.1793	N/A	0.821	0.788	4.48%	0.1552		
	2062	602,419	139,499,519	23156.6%	733	89,480	20,720,463	23156.6%	2.2342	N/A	0.1816	N/A	0.818	0.786	4.48%	0.1485		
	2063																	

Attachment 9-A
Metropolitan Life Insurance Company
Nationwide Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 6.77% Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.4563
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.3510
	2000	-	-	N/A	-	-	-	N/A								4.48%	2.2502
	2001	-	-	N/A	-	-	-	N/A								4.48%	2.1536
	2002	1,509,990	-	0.0%	3,067	3,112,495	-	0.0%								4.48%	2.0613
	2003	22,717,279	173,448	0.8%	20,228	44,818,006	342,188	0.8%								4.48%	1.9729
	2004	84,549,231	1,169,738	1.4%	55,861	159,649,445	2,208,748	1.4%								4.48%	1.8882
	2005	189,377,165	6,198,107	3.3%	96,799	342,252,711	11,201,555	3.3%								4.48%	1.8073
	2006	237,139,037	7,916,173	3.3%	96,923	410,188,870	13,692,921	3.3%								4.48%	1.7297
	2007	232,250,395	15,083,803	6.5%	94,163	384,502,188	24,971,993	6.5%								4.48%	1.6556
	2008	226,734,335	13,802,967	6.1%	91,295	359,270,188	21,871,387	6.1%								4.48%	1.5845
	2009	221,429,450	17,843,830	8.1%	87,977	335,815,552	27,061,601	8.1%								4.48%	1.5166
	2010	226,420,381	20,337,717	9.0%	85,168	328,656,688	29,520,870	9.0%								4.48%	1.4515
	2011	226,791,712	21,443,516	9.5%	82,943	315,076,253	29,790,960	9.5%								4.48%	1.3893
	2012	220,848,343	23,002,487	10.4%	80,131	293,659,579	30,586,151	10.4%								4.48%	1.3297
	2013	215,797,682	26,223,193	12.2%	78,644	274,636,551	33,373,145	12.2%								4.48%	1.2727
	2014	222,538,596	32,296,604	14.5%	77,635	271,068,117	39,339,601	14.5%								4.48%	1.2181
	2015	194,459,769	33,302,217	17.1%	76,474	226,706,721	38,824,670	17.1%								4.48%	1.1658
	2016	178,789,378	29,602,522	16.6%	75,391	199,497,692	33,031,240	16.6%								4.48%	1.1158
2017	193,879,725	19,737,409	10.2%	74,384	207,057,084	21,078,895	10.2%								4.48%	1.0680	
2018	187,736,256	9,579,052	5.1%	73,227	191,896,647	9,791,332	5.1%								4.48%	1.0222	
Projected Future Experience	2019	201,165,556	19,502,180	9.7%	71,579	196,804,212	19,079,365	9.7%	1.8752	1.0000	0.0225	1.0000	0.977	0.960	4.48%	0.9783	
	2020	221,450,406	44,315,414	20.0%	69,770	207,357,038	41,495,128	20.0%	2.1427	1.0000	0.0253	1.0000	0.975	0.963	4.48%	0.9364	
	2021	224,527,385	70,052,538	31.2%	67,316	201,220,931	62,780,925	31.2%	2.2861	0.9966	0.0352	0.9931	0.965	0.960	4.48%	0.8962	
	2022	219,518,096	93,970,556	42.8%	64,366	188,293,660	80,604,106	42.8%	2.3833	0.9901	0.0438	0.9803	0.956	0.956	4.48%	0.8578	
	2023	209,301,015	118,419,440	56.6%	62,191	171,829,703	97,218,722	56.6%	2.3854	0.9900	0.0338	0.9800	0.966	0.953	4.48%	0.8210	
	2024	198,757,549	142,503,819	71.7%	59,969	156,175,200	111,973,419	71.7%	2.3854	0.9900	0.0357	0.9800	0.964	0.950	4.48%	0.7858	
	2025	188,196,901	167,329,487	88.9%	57,685	141,534,541	125,841,085	88.9%	2.3854	0.9900	0.0381	0.9800	0.962	0.947	4.48%	0.7521	
	2026	177,527,138	192,995,879	108.7%	55,341	127,783,935	138,918,327	108.7%	2.3854	0.9900	0.0406	0.9800	0.959	0.943	4.48%	0.7198	
	2027	166,751,982	219,906,816	131.9%	52,944	114,879,900	151,499,686	131.9%	2.3854	0.9900	0.0433	0.9800	0.957	0.939	4.48%	0.6889	
	2028	156,023,985	248,244,926	159.1%	50,499	102,878,813	163,687,289	159.1%	2.3854	0.9900	0.0462	0.9800	0.954	0.936	4.48%	0.6594	
	2029	145,307,160	278,007,723	191.3%	48,014	91,702,912	175,449,838	191.3%	2.3854	0.9900	0.0492	0.9800	0.951	0.931	4.48%	0.6311	
	2030	134,739,413	309,133,706	229.4%	45,497	81,386,486	186,725,661	229.4%	2.3854	0.9900	0.0524	0.9800	0.948	0.927	4.48%	0.6040	
	2031	124,364,922	341,433,233	274.5%	42,959	71,898,045	197,389,920	274.5%	2.3854	0.9900	0.0558	0.9800	0.944	0.923	4.48%	0.5781	
	2032	114,221,079	374,535,360	327.9%	40,411	63,201,440	207,239,979	327.9%	2.3854	0.9900	0.0593	0.9800	0.941	0.918	4.48%	0.5533	
	2033	104,320,697	407,992,863	391.1%	37,865	55,247,512	216,070,171	391.1%	2.3854	0.9900	0.0630	0.9800	0.937	0.913	4.48%	0.5296	
	2034	94,776,658	441,228,133	465.5%	35,334	48,040,240	223,649,009	465.5%	2.3854	0.9900	0.0668	0.9800	0.933	0.909	4.48%	0.5069	
	2035	85,616,761	473,530,819	553.1%	32,831	41,535,946	229,727,807	553.1%	2.3854	0.9900	0.0708	0.9800	0.929	0.903	4.48%	0.4851	
	2036	76,888,362	504,120,139	655.7%	30,371	35,701,582	234,078,162	655.7%	2.3854	0.9900	0.0749	0.9800	0.925	0.896	4.48%	0.4643	
	2037	68,646,560	532,198,220	775.3%	27,966	30,507,538	236,516,696	775.3%	2.3854	0.9900	0.0792	0.9800	0.921	0.893	4.48%	0.4444	
	2038	60,908,071	557,124,270	914.7%	25,630	25,907,456	236,974,709	914.7%	2.3854	0.9900	0.0835	0.9800	0.916	0.887	4.48%	0.4254	
	2039	53,708,048	578,146,167	1076.5%	23,377	21,865,067	235,368,915	1076.5%	2.3854	0.9900	0.0879	0.9800	0.912	0.882	4.48%	0.4071	
	2040	47,067,944	594,612,771	1263.3%	21,217	18,339,953	231,689,964	1263.3%	2.3854	0.9900	0.0924	0.9800	0.908	0.876	4.48%	0.3896	
	2041	40,992,514	606,046,902	1478.4%	19,160	15,287,592	226,016,819	1478.4%	2.3854	0.9900	0.0969	0.9800	0.903	0.871	4.48%	0.3729	
	2042	35,470,123	612,159,940	1725.8%	17,216	12,660,730	218,504,791	1725.8%	2.3854	0.9900	0.1015	0.9800	0.899	0.865	4.48%	0.3569	
	2043	30,500,343	612,828,074	2009.2%	15,390	10,419,870	209,361,222	2009.2%	2.3854	0.9900	0.1060	0.9800	0.894	0.860	4.48%	0.3416	
	2044	26,060,341	608,094,336	2333.4%	13,689	8,521,170	198,833,742	2333.4%	2.3854	0.9900	0.1106	0.9800	0.889	0.854	4.48%	0.3270	
	2045	22,126,315	598,163,237	2703.4%	12,113	6,924,521	187,197,644	2703.4%	2.3854	0.9900	0.1151	0.9800	0.885	0.849	4.48%	0.3130	
	2046	18,670,502	583,395,260	3124.7%	10,663	5,592,400	174,745,134	3124.7%	2.3854	0.9900	0.1197	0.9800	0.880	0.844	4.48%	0.2995	
	2047	15,661,591	564,248,085	3602.8%	9,340	4,489,931	161,761,000	3602.8%	2.3854	0.9900	0.1241	0.9800	0.876	0.839	4.48%	0.2867	
	2048	13,061,309	541,175,513	4143.3%	8,139	3,583,868	148,492,118	4143.3%	2.3854	0.9900	0.1286	0.9800	0.871	0.834	4.48%	0.2744	
	2049	10,832,096	514,773,403	4752.3%	7,056	2,844,719	135,189,480	4752.3%	2.3854	0.9900	0.1330	0.9800	0.867	0.829	4.48%	0.2626	
	2050	8,934,321	485,763,406	5437.0%	6,087	2,245,690	122,099,287	5437.0%	2.3854	0.9900	0.1373	0.9800	0.863	0.825	4.48%	0.2514	
	2051	7,329,012	454,823,916	6205.8%	5,226	1,763,175	109,419,105	6205.8%	2.3854	0.9900	0.1415	0.9800	0.859	0.820	4.48%	0.2406	
	2052	5,981,227	422,501,065	7063.8%	4,464	1,377,215	97,283,505	7063.8%	2.3854	0.9900	0.1458	0.9800	0.854	0.816	4.48%	0.2303	
	2053	4,856,478	389,435,060	8018.9%	3,794	1,070,272	85,823,848	8018.9%	2.3854	0.9900	0.1501	0.9800	0.850	0.812	4.48%	0.2204	
	2054	3,924,334	356,246,285	9077.9%	3,210	827,752	75,142,357	9077.9%	2.3854	0.9900	0.1540	0.9800	0.846	0.808	4.48%	0.2109	
	2055	3,156,542	323,473,066	10247.7%	2,703	637,247	65,303,150	10247.7%	2.3854	0.9900	0.1579	0.9800	0.842	0.804	4.48%	0.2019	
	2056	2,528,775	291,625,412	11532.3%	2,266	488,616	56,348,571	11532.3%	2.3854	0.9900	0.1617	0.9800	0.838	0.801	4.48%	0.1932	
	2057	2,018,387	260,758,529	12919.2%	1,888	373,270	48,223,374	12919.2%	2.3854	0.9900	0.1669	0.9800	0.833	0.798	4.48%	0.1849	
	2058	1,605,567	231,505,128	14418.9%	1,569	284,190	40,977,100	14418.9%	2.3854	0.9900	0.1691	0.9800	0.831	0.795	4.48%	0.1770	
	2059	1,272,623	204,312,623	16047.4%	1,298	215,691	34,612,849	16047.4%	2.3854	0.9900	0.1725	0.9800	0.827	0.793	4.48%	0.1694	
	2060	1,006,443	179,193,410	17804.6%	1,069	163,190	29,055,323	17804.6%	2.3854	0.9900	0.1762	0.9800	0.824	0.790	4.48%	0.1621	
2061	793,492	156,173,908	19681.8%	878	123,143	24,236,711	19681.8%	2.3854	0.9900	0.1793	0.9800	0.821	0.788	4.48%	0.1552		
2062	624,035	135,342,433	21688.3%	718	92,691	20,102,993	21688.3%	2.3854	0.9900	0.1816	0.9800	0.818	0.786	4.48%	0.1485		
2063	484																

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvania Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases)
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor		Benefit Downgrade		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality					Policy Shock Lapse	Policy Persistency	Premium Persistency			
Historical Experience	1998	-	-	N/A	-	-	-	N/A									4.48%	2.4563	
	1999	-	-	N/A	-	-	-	N/A									4.48%	2.3510	
	2000	-	-	N/A	-	-	-	N/A									4.48%	2.2502	
	2001	-	-	N/A	-	-	-	N/A									4.48%	2.1536	
	2002	-	-	N/A	-	-	-	N/A									4.48%	2.0613	
	2003	436,701	-	0.0%	573	861,550	-	0.0%									4.48%	1.9729	
	2004	3,227,545	16,062	0.5%	2,011	6,094,388	30,329	0.5%									4.48%	1.8882	
	2005	8,028,554	-	0.0%	4,144	14,509,639	-	0.0%									4.48%	1.8073	
	2006	11,674,871	151,844	1.3%	4,389	20,194,491	262,650	1.3%									4.48%	1.7297	
	2007	11,537,740	276,253	2.4%	4,298	19,101,308	457,351	2.4%									4.48%	1.6556	
	2008	11,306,753	697,498	6.2%	4,191	17,916,030	1,105,216	6.2%									4.48%	1.5845	
	2009	11,060,103	661,520	6.0%	4,010	16,773,534	1,003,248	6.0%									4.48%	1.5166	
	2010	10,735,269	1,049,439	9.8%	3,880	15,582,598	1,523,295	9.8%									4.48%	1.4515	
	2011	10,849,345	744,868	6.9%	3,805	15,072,733	1,034,827	6.9%									4.48%	1.3893	
	2012	10,593,963	1,257,801	11.9%	3,608	14,086,675	1,672,484	11.9%									4.48%	1.3297	
	2013	10,181,615	981,331	9.6%	3,541	12,957,710	1,248,898	9.6%									4.48%	1.2727	
	2014	10,782,120	1,244,338	11.6%	3,519	13,109,041	1,515,693	11.6%									4.48%	1.2181	
	2015	9,305,035	3,087,151	33.2%	3,463	10,848,073	3,599,088	33.2%									4.48%	1.1658	
2016	8,201,852	926,863	11.3%	3,424	9,151,834	1,034,217	11.3%									4.48%	1.1158		
2017	8,691,172	909,708	10.5%	3,367	9,281,882	971,538	10.5%									4.48%	1.0680		
2018	8,514,009	590,476	6.9%	3,318	8,702,687	603,561	6.9%									4.48%	1.0222		
Projected Future Experience	2019	9,187,013	1,074,693	11.7%	3,245	8,987,835	1,051,393	11.7%	1.8752	N/A	0.0220	N/A	0.978	0.967	4.48%	0.9783			
	2020	10,104,332	2,232,540	22.1%	3,164	9,461,280	2,090,458	22.1%	2.1427	N/A	0.0248	N/A	0.975	0.963	4.48%	0.9364			
	2021	10,134,158	3,458,122	34.1%	3,076	9,082,209	3,099,161	34.1%	2.2342	N/A	0.0280	N/A	0.972	0.962	4.48%	0.8962			
	2022	9,726,628	4,656,000	47.9%	2,980	8,343,104	3,993,727	47.9%	2.2342	N/A	0.0311	N/A	0.969	0.960	4.48%	0.8578			
	2023	9,284,654	5,803,776	62.5%	2,880	7,622,416	4,764,722	62.5%	2.2342	N/A	0.0335	N/A	0.967	0.955	4.48%	0.8210			
	2024	8,848,874	6,934,207	78.4%	2,777	6,951,496	5,448,604	78.4%	2.2342	N/A	0.0357	N/A	0.964	0.953	4.48%	0.7858			
	2025	8,395,729	8,065,728	96.4%	2,671	6,315,691	6,088,438	96.4%	2.2342	N/A	0.0381	N/A	0.962	0.949	4.48%	0.7521			
	2026	7,941,047	9,292,287	117.0%	2,563	5,715,961	6,688,583	117.0%	2.2342	N/A	0.0407	N/A	0.959	0.946	4.48%	0.7198			
	2027	7,465,315	10,539,326	141.2%	2,451	5,143,055	7,260,824	141.2%	2.2342	N/A	0.0434	N/A	0.957	0.940	4.48%	0.6889			
	2028	7,002,265	11,843,511	169.1%	2,338	4,617,141	7,809,353	169.1%	2.2342	N/A	0.0463	N/A	0.954	0.938	4.48%	0.6594			
	2029	6,539,039	13,207,198	202.0%	2,222	4,126,768	8,335,023	202.0%	2.2342	N/A	0.0494	N/A	0.951	0.934	4.48%	0.6311			
	2030	6,073,246	14,626,453	240.8%	2,106	3,668,416	8,834,799	240.8%	2.2342	N/A	0.0526	N/A	0.947	0.929	4.48%	0.6040			
	2031	5,617,587	16,094,186	286.5%	1,988	3,247,648	9,304,396	286.5%	2.2342	N/A	0.0560	N/A	0.944	0.925	4.48%	0.5781			
	2032	5,171,542	17,605,865	340.4%	1,869	2,861,546	9,741,775	340.4%	2.2342	N/A	0.0595	N/A	0.940	0.921	4.48%	0.5533			
	2033	4,733,072	19,141,509	404.4%	1,751	2,506,602	10,137,209	404.4%	2.2342	N/A	0.0632	N/A	0.937	0.915	4.48%	0.5296			
	2034	4,310,911	20,672,218	479.5%	1,634	2,185,108	10,478,301	479.5%	2.2342	N/A	0.0671	N/A	0.933	0.911	4.48%	0.5069			
	2035	3,904,647	22,163,570	567.6%	1,518	1,894,293	10,752,391	567.6%	2.2342	N/A	0.0710	N/A	0.929	0.906	4.48%	0.4851			
	2036	3,515,590	23,583,516	670.8%	1,404	1,632,394	10,950,537	670.8%	2.2342	N/A	0.0752	N/A	0.925	0.900	4.48%	0.4643			
	2037	3,147,472	24,890,133	790.8%	1,292	1,398,783	11,061,547	790.8%	2.2342	N/A	0.0794	N/A	0.921	0.895	4.48%	0.4444			
	2038	2,801,622	26,052,943	929.9%	1,184	1,191,679	11,081,708	929.9%	2.2342	N/A	0.0837	N/A	0.916	0.890	4.48%	0.4254			
	2039	2,477,982	27,038,319	1091.1%	1,080	1,008,810	11,007,562	1091.1%	2.2342	N/A	0.0881	N/A	0.912	0.884	4.48%	0.4071			
	2040	2,177,903	27,815,657	1277.2%	980	848,617	10,838,328	1277.2%	2.2342	N/A	0.0925	N/A	0.908	0.879	4.48%	0.3896			
	2041	1,904,209	28,368,095	1489.8%	885	710,148	10,579,489	1489.8%	2.2342	N/A	0.0969	N/A	0.903	0.874	4.48%	0.3729			
	2042	1,652,153	28,680,690	1736.0%	795	589,721	10,237,305	1736.0%	2.2342	N/A	0.1014	N/A	0.899	0.868	4.48%	0.3569			
	2043	1,427,316	28,745,085	2013.9%	711	487,616	9,820,219	2013.9%	2.2342	N/A	0.1059	N/A	0.894	0.864	4.48%	0.3416			
	2044	1,226,063	28,558,608	2329.3%	633	400,896	9,338,049	2329.3%	2.2342	N/A	0.1103	N/A	0.890	0.859	4.48%	0.3270			
	2045	1,047,367	28,132,441	2686.0%	560	327,778	8,804,163	2686.0%	2.2342	N/A	0.1148	N/A	0.885	0.854	4.48%	0.3130			
	2046	889,778	27,492,074	3089.8%	493	266,516	8,234,736	3089.8%	2.2342	N/A	0.1191	N/A	0.881	0.850	4.48%	0.2995			
	2047	752,092	26,655,613	3544.2%	432	215,613	7,741,742	3544.2%	2.2342	N/A	0.1234	N/A	0.877	0.845	4.48%	0.2867			
	2048	632,570	25,634,660	4052.5%	377	173,570	7,033,846	4052.5%	2.2342	N/A	0.1277	N/A	0.872	0.841	4.48%	0.2744			
	2049	529,543	24,463,703	4619.8%	328	139,068	6,424,643	4619.8%	2.2342	N/A	0.1317	N/A	0.868	0.837	4.48%	0.2626			
	2050	441,276	23,168,461	5250.3%	283	110,917	5,823,519	5250.3%	2.2342	N/A	0.1361	N/A	0.864	0.833	4.48%	0.2514			
	2051	366,042	21,779,738	5950.1%	243	88,060	5,239,653	5950.1%	2.2342	N/A	0.1400	N/A	0.860	0.830	4.48%	0.2406			
	2052	302,289	20,317,334	6721.2%	208	69,604	4,678,193	6721.2%	2.2342	N/A	0.1441	N/A	0.856	0.826	4.48%	0.2303			
	2053	248,561	18,825,764	7573.9%	178	54,778	4,148,829	7573.9%	2.2342	N/A	0.1477	N/A	0.852	0.822	4.48%	0.2204			
	2054	203,648	17,313,502	8501.7%	151	42,955	3,651,904	8501.7%	2.2342	N/A	0.1514	N/A	0.849	0.819	4.48%	0.2109			
	2055	166,234	15,798,371	9503.7%	127	33,560	3,189,395	9503.7%	2.2342	N/A	0.1555	N/A	0.845	0.816	4.48%	0.2019			
	2056	135,215	14,317,155	10588.4%	107	26,127	2,766,396	10588.4%	2.2342	N/A	0.1581	N/A	0.842	0.813	4.48%	0.1932			
	2057	109,656	12,879,342	11745.2%	89	20,279	2,381,841	11745.2%	2.2342	N/A	0.1693	N/A	0.831	0.811	4.48%	0.1849			
	2058	88,670	11,503,234	12973.1%	74	15,695	2,036,107	12973.1%	2.2342	N/A	0.1655	N/A	0.834	0.809	4.48%	0.1770			
	2059	71,538	10,209,516	14271.4%	62	12,119	1,729,606	14271.4%	2.2342	N/A	0.1685	N/A	0.832	0.807	4.48%	0.1694			
	2060	57,569	9,004,449	15641.2%	51	9,335	1,460,027	15641.2%	2.2342	N/A	0.1715	N/A	0.828	0.805	4.48%	0.1621			
	2061	46,222	7,892,363	17074.8%	42	7,173	1,224,820	17074.8%	2.2342	N/A	0.1736	N/A	0.826	0.803	4.48%	0.1552			
	2062	37,011	6,880,161	18589.6%	35	5,497	1,021,940	18589.6%	2.2342	N/A	0.1758	N/A	0.824	0.801	4.48%	0.1485			
	2063	29,574	5,959,048	20149.7%	29	4,204	847,159	20149.7%	2.2342	N/A	0.1771	N/A	0.823	0.799	4.48%	0.1422			
	2064	23,568	5,147,200	21840.0%	24	3,207	700,359	21840.0%	2.2342	N/A	0.1786	N/A	0.821	0.797	4.48%	0.1361			
	2065	18,708	4,406,863	23555.7%	19	2,436	573,906	23555.7%	2.2342	N/A	0.1826	N/A	0.817	0.794	4.48%	0.1302			
	2066	14,793	3,757,361	25399.4%	16	1,844	468,334	25399.4%	2.2342	N/A	0.1823	N/A	0.818	0.791	4.48%	0.1246			
2067	11,658	3,207,559	27513.6%	13	1,391	382,656	27513.6%	2.2342	N/A	0.1830	N/A	0.817	0.788	4.48%	0.1193				
2068	9,132	2,722,487	29812.9%	10	1,043	310,858	29812.9%	2.23											

Attachment 9-B
Metropolitan Life Insurance Company
Pennsylvania Earned Premium and Paid Claims Experience Projections (Premium Normalized to Include Prior Authorized Increases) and With 6.77% Future Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest				Premium Rate Increase Factor		Benefit Downgrade		Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Paid Claims	Loss Ratio	Life Years	Earned Premium	Paid Claims	Loss Ratio	Policy Lapse & Mortality					Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A									4.48%	2.4563	
	1999	-	-	N/A	-	-	-	N/A									4.48%	2.3510	
	2000	-	-	N/A	-	-	-	N/A									4.48%	2.2502	
	2001	-	-	N/A	-	-	-	N/A									4.48%	2.1536	
	2002	-	-	N/A	-	-	-	N/A									4.48%	2.0613	
	2003	436,701	-	0.0%	573	861,550	-	0.0%									4.48%	1.9729	
	2004	3,227,545	16,062	0.5%	2,011	6,094,388	30,329	0.5%									4.48%	1.8882	
	2005	8,028,554	-	0.0%	4,144	14,509,639	-	0.0%									4.48%	1.8073	
	2006	11,674,871	151,844	1.3%	4,389	20,194,491	262,650	1.3%									4.48%	1.7297	
	2007	11,537,740	276,253	2.4%	4,298	19,101,308	457,351	2.4%									4.48%	1.6556	
	2008	11,306,753	697,498	6.2%	4,191	17,916,030	1,105,216	6.2%									4.48%	1.5845	
	2009	11,060,103	661,520	6.0%	4,010	16,773,534	1,003,248	6.0%									4.48%	1.5166	
	2010	10,735,269	1,049,439	9.8%	3,880	15,582,598	1,523,295	9.8%									4.48%	1.4515	
	2011	10,849,345	744,868	6.9%	3,805	15,072,733	1,034,827	6.9%									4.48%	1.3893	
	2012	10,593,963	1,257,801	11.9%	3,608	14,086,675	1,672,484	11.9%									4.48%	1.3297	
	2013	10,181,615	981,331	9.6%	3,541	12,957,710	1,248,898	9.6%									4.48%	1.2727	
	2014	10,782,120	1,244,338	11.6%	3,519	13,109,041	1,515,693	11.6%									4.48%	1.2181	
	2015	9,305,035	3,087,151	33.2%	3,463	10,848,073	3,599,088	33.2%									4.48%	1.1658	
	2016	8,201,852	926,863	11.3%	3,424	9,151,834	1,034,217	11.3%									4.48%	1.1158	
2017	8,691,172	909,708	10.5%	3,367	9,281,882	971,538	10.5%									4.48%	1.0680		
2018	8,514,009	590,476	6.9%	3,318	8,702,687	603,561	6.9%									4.48%	1.0222		
Projected Future Experience	2019	9,187,013	1,074,693	11.7%	3,245	8,987,835	1,051,393	11.7%	1.8752	1.0000	0.0220	1.0000	0.978	0.967	4.48%	0.9783			
	2020	10,104,332	2,232,540	22.1%	3,164	9,461,280	2,090,458	22.1%	2.1427	1.0000	0.0248	1.0000	0.975	0.963	4.48%	0.9364			
	2021	10,263,303	3,422,542	33.3%	3,054	9,197,949	3,067,274	33.3%	2.2861	0.9966	0.0347	0.9931	0.965	0.962	4.48%	0.8962			
	2022	10,071,037	4,519,166	44.9%	2,921	8,638,524	3,876,356	44.9%	2.3833	0.9901	0.0437	0.9803	0.956	0.960	4.48%	0.8578			
	2023	9,617,811	5,630,824	58.5%	2,823	7,895,928	4,622,733	58.5%	2.3854	0.9900	0.0337	0.9800	0.966	0.955	4.48%	0.8210			
	2024	9,164,323	6,727,567	73.4%	2,722	7,200,934	5,286,235	73.4%	2.3854	0.9900	0.0357	0.9800	0.964	0.953	4.48%	0.7858			
	2025	8,699,242	7,854,472	90.3%	2,618	6,542,314	5,907,002	90.3%	2.3854	0.9900	0.0381	0.9800	0.962	0.949	4.48%	0.7521			
	2026	8,225,992	9,015,377	109.6%	2,511	5,921,064	6,489,263	109.6%	2.3854	0.9900	0.0407	0.9800	0.959	0.946	4.48%	0.7198			
	2027	7,733,189	10,225,254	132.2%	2,402	5,327,601	7,044,451	132.2%	2.3854	0.9900	0.0434	0.9800	0.957	0.940	4.48%	0.6889			
	2028	7,253,524	11,490,575	158.4%	2,291	4,782,815	7,576,634	158.4%	2.3854	0.9900	0.0463	0.9800	0.954	0.938	4.48%	0.6594			
	2029	6,773,677	12,813,623	189.2%	2,178	4,274,847	8,086,639	189.2%	2.3854	0.9900	0.0494	0.9800	0.951	0.934	4.48%	0.6311			
	2030	6,291,170	14,190,584	225.6%	2,063	3,800,048	8,571,522	225.6%	2.3854	0.9900	0.0526	0.9800	0.947	0.929	4.48%	0.6040			
	2031	5,819,160	15,614,580	268.3%	1,948	3,364,182	9,027,125	268.3%	2.3854	0.9900	0.0560	0.9800	0.944	0.925	4.48%	0.5781			
	2032	5,357,110	17,081,211	318.9%	1,832	2,964,226	9,451,470	318.9%	2.3854	0.9900	0.0595	0.9800	0.940	0.921	4.48%	0.5533			
	2033	4,902,906	18,571,092	378.8%	1,716	2,596,545	9,835,120	378.8%	2.3854	0.9900	0.0632	0.9800	0.937	0.915	4.48%	0.5296			
	2034	4,465,598	20,056,186	449.1%	1,601	2,263,515	10,166,048	449.1%	2.3854	0.9900	0.0671	0.9800	0.933	0.911	4.48%	0.5069			
	2035	4,044,756	21,503,096	531.6%	1,487	1,962,265	10,431,969	531.6%	2.3854	0.9900	0.0710	0.9800	0.929	0.906	4.48%	0.4851			
	2036	3,641,738	22,880,727	628.3%	1,376	1,690,969	10,624,211	628.3%	2.3854	0.9900	0.0752	0.9800	0.925	0.900	4.48%	0.4643			
	2037	3,260,411	24,148,407	740.7%	1,266	1,448,974	10,731,906	740.7%	2.3854	0.9900	0.0794	0.9800	0.921	0.895	4.48%	0.4444			
	2038	2,902,151	25,276,566	871.0%	1,160	1,234,440	10,751,473	871.0%	2.3854	0.9900	0.0837	0.9800	0.916	0.890	4.48%	0.4254			
	2039	2,566,898	26,232,577	1022.0%	1,058	1,045,009	10,679,537	1022.0%	2.3854	0.9900	0.0881	0.9800	0.912	0.884	4.48%	0.4071			
	2040	2,256,052	26,986,750	1196.2%	960	879,067	10,515,346	1196.2%	2.3854	0.9900	0.0925	0.9800	0.908	0.879	4.48%	0.3896			
	2041	1,972,537	27,522,725	1395.3%	867	735,630	10,264,220	1395.3%	2.3854	0.9900	0.0969	0.9800	0.903	0.874	4.48%	0.3729			
	2042	1,711,436	27,826,005	1625.9%	779	610,881	9,932,233	1625.9%	2.3854	0.9900	0.1014	0.9800	0.899	0.868	4.48%	0.3569			
	2043	1,478,532	27,888,481	1886.2%	697	505,113	9,527,577	1886.2%	2.3854	0.9900	0.1059	0.9800	0.894	0.864	4.48%	0.3416			
	2044	1,270,057	27,707,562	2181.6%	620	415,281	9,059,776	2181.6%	2.3854	0.9900	0.1103	0.9800	0.890	0.859	4.48%	0.3270			
	2045	1,084,949	27,294,094	2515.7%	549	339,539	8,541,799	2515.7%	2.3854	0.9900	0.1148	0.9800	0.885	0.854	4.48%	0.3130			
	2046	921,706	26,672,810	2893.9%	483	276,080	7,989,341	2893.9%	2.3854	0.9900	0.1191	0.9800	0.881	0.850	4.48%	0.2995			
	2047	779,079	25,861,275	3319.5%	424	223,350	7,414,019	3319.5%	2.3854	0.9900	0.1234	0.9800	0.877	0.845	4.48%	0.2867			
	2048	655,268	24,870,747	3795.5%	370	179,798	6,824,237	3795.5%	2.3854	0.9900	0.1277	0.9800	0.872	0.841	4.48%	0.2744			
	2049	548,545	23,734,684	4326.8%	321	144,058	6,233,188	4326.8%	2.3854	0.9900	0.1317	0.9800	0.868	0.837	4.48%	0.2626			
	2050	457,110	22,478,041	4917.4%	277	114,897	5,649,978	4917.4%	2.3854	0.9900	0.1361	0.9800	0.864	0.833	4.48%	0.2514			
	2051	379,176	21,130,702	5572.8%	238	91,220	5,083,511	5572.8%	2.3854	0.9900	0.1400	0.9800	0.860	0.830	4.48%	0.2406			
	2052	313,136	19,711,877	6295.0%	204	72,102	4,538,783	6295.0%	2.3854	0.9900	0.1441	0.9800	0.856	0.826	4.48%	0.2303			
	2053	257,480	18,264,757	7093.7%	174	56,744	4,025,194	7093.7%	2.3854	0.9900	0.1477	0.9800	0.852	0.822	4.48%	0.2204			
	2054	210,955	16,797,560	7962.6%	148	44,496	3,543,078	7962.6%	2.3854	0.9900	0.1514	0.9800	0.849	0.819	4.48%	0.2109			
	2055	172,199	15,327,580	8901.1%	125	34,764	3,094,351	8901.1%	2.3854	0.9900	0.1555	0.9800	0.845	0.816	4.48%	0.2019			
	2056	140,067	13,890,504	9917.0%	105	27,064	2,683,957	9917.0%	2.3854	0.9900	0.1581	0.9800	0.842	0.813	4.48%	0.1932			
	2057	113,591	12,495,537	11000.5%	87	21,007	2,310,862	11000.5%	2.3854	0.9900	0.1693	0.9800	0.831	0.811	4.48%	0.1849			
	2058	91,851	11,160,438	12150.5%	73	16,258	1,975,431	12150.5%	2.3854	0.9900	0.1655	0.9800	0.834	0.809	4.48%	0.1770			
	2059	74,105	9,905,272	13366.5%	61	12,554	1,678,064	13366.5%	2.3854	0.9900	0.1685	0.9800	0.832	0.807	4.48%	0.1694			
	2060	59,635	8,736,117	14649.4%	50	9,669	1,416,518	14649.4%	2.3854	0.9900	0.1715	0.9800	0.828	0.805	4.48%	0.1621			
	2061	47,881	7,657,170	15992.1%	41	7,431	1,188,320	15992.1%	2.3854	0.9900	0.1736	0.9800	0.826	0.803	4.48%	0.1552			
	2062	38,339	6,675,132	17410.9%	34	5,695	991,486	17410.9%	2.3854	0.9900	0.1758	0.9800	0.824	0.801	4.48%	0.1485			
	2063	30,635	5,781,468	18872.0%	28	4,355	821,914	18872.0%	2.3854	0.9900	0.1771	0.9800	0.823	0.799	4.48%	0.1422			
2064	24,413	4,993,813	20455.2%	23	3,322	679,489	20455.2%	2.3854	0.9900	0.1786	0.9800	0.821	0.797	4.48%	0.1361				
2065	19,380	4,275,539	22062.1%	19	2,524	556,804	22062.1%	2.3854	0.9900	0.1826	0.9800</								

Attachment 16
Metropolitan Life Insurance Company
Nationwide Experience Projections on Initial Rate Basis With No Rate Increase
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC- PREM

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Benefit Downgrade	Persistence Factors				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio			Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence			
Historical Experience	1998	-	-	N/A	-	-	-	N/A								4.48%	2.4563
	1999	-	-	N/A	-	-	-	N/A								4.48%	2.3510
	2000	-	-	N/A	-	-	-	N/A								4.48%	2.2502
	2001	-	-	N/A	-	-	-	N/A								4.48%	2.1536
	2002	1,509,990	-	0.0%	3,067	3,112,495	-	0.0%								4.48%	2.0613
	2003	22,717,279	173,448	0.8%	20,228	44,818,006	342,188	0.8%								4.48%	1.9729
	2004	84,549,231	1,169,738	1.4%	55,861	159,649,445	2,208,748	1.4%								4.48%	1.8882
	2005	189,377,165	6,455,809	3.4%	96,799	342,252,711	11,667,289	3.4%								4.48%	1.8073
	2006	237,139,037	8,726,906	3.7%	96,923	410,188,870	15,095,278	3.7%								4.48%	1.7297
	2007	232,250,395	16,163,099	7.0%	94,163	384,502,188	26,758,822	7.0%								4.48%	1.6556
	2008	226,734,335	15,284,738	6.7%	91,295	359,270,188	24,219,317	6.7%								4.48%	1.5845
	2009	220,281,395	18,304,568	8.3%	87,977	334,074,434	27,760,347	8.3%								4.48%	1.5166
	2010	201,524,681	21,883,402	10.9%	85,168	292,519,755	31,764,483	10.9%								4.48%	1.4515
	2011	194,588,302	24,416,337	12.5%	82,943	270,336,832	33,921,028	12.5%								4.48%	1.3893
	2012	189,359,315	26,787,770	14.1%	80,131	251,788,969	35,619,399	14.1%								4.48%	1.3297
	2013	182,381,143	31,086,933	17.0%	78,644	232,108,740	39,563,021	17.0%								4.48%	1.2727
	2014	164,633,547	42,724,714	26.0%	77,635	200,535,576	52,041,794	26.0%								4.48%	1.2181
	2015	139,241,317	52,340,553	37.6%	76,474	162,331,482	61,020,104	37.6%								4.48%	1.1658
	2016	123,595,675	64,018,584	51.8%	75,391	137,911,168	71,433,550	51.8%								4.48%	1.1158
2017	117,390,420	74,755,712	63.7%	74,384	125,369,056	79,836,609	63.7%								4.48%	1.0680	
2018	111,726,619	91,920,421	82.3%	73,227	114,202,573	93,957,454	82.3%								4.48%	1.0222	
Projected Future Experience	2019	107,256,902	99,426,970	92.7%	71,579	104,931,532	97,271,356	92.7%	1.0000	N/A	0.0225	N/A	0.977	0.960	4.48%	0.9783	
	2020	103,333,520	117,020,151	113.2%	69,770	96,757,252	109,572,850	113.2%	1.0000	N/A	0.0253	N/A	0.975	0.963	4.48%	0.9364	
	2021	99,214,789	136,726,089	137.8%	67,782	88,916,068	122,533,610	137.8%	1.0000	N/A	0.0285	N/A	0.972	0.960	4.48%	0.8962	
	2022	94,878,360	157,853,199	166.4%	65,681	81,382,784	135,400,029	166.4%	1.0000	N/A	0.0313	N/A	0.969	0.956	4.48%	0.8578	
	2023	90,421,585	180,503,882	199.6%	63,460	74,233,344	148,188,141	199.6%	1.0000	N/A	0.0335	N/A	0.966	0.953	4.48%	0.8210	
	2024	85,867,196	205,189,420	239.0%	61,193	67,470,778	161,229,090	239.0%	1.0000	N/A	0.0357	N/A	0.964	0.950	4.48%	0.7858	
	2025	81,301,391	231,917,399	285.2%	58,862	61,146,178	174,414,788	285.2%	1.0000	N/A	0.0381	N/A	0.962	0.947	4.48%	0.7521	
	2026	76,696,433	260,446,473	339.6%	56,471	55,206,050	187,469,227	339.6%	1.0000	N/A	0.0406	N/A	0.959	0.943	4.48%	0.7198	
	2027	72,041,908	290,391,258	403.1%	54,025	49,631,597	200,058,303	403.1%	1.0000	N/A	0.0433	N/A	0.957	0.939	4.48%	0.6889	
	2028	67,407,719	321,488,381	476.9%	51,529	44,447,180	211,982,426	476.9%	1.0000	N/A	0.0462	N/A	0.954	0.936	4.48%	0.6594	
	2029	62,778,300	353,301,247	562.8%	48,994	39,619,196	222,967,355	562.8%	1.0000	N/A	0.0492	N/A	0.951	0.931	4.48%	0.6311	
	2030	58,213,233	385,201,276	661.7%	46,426	35,162,469	232,672,664	661.7%	1.0000	N/A	0.0524	N/A	0.948	0.927	4.48%	0.6040	
	2031	53,731,592	416,501,802	775.2%	43,836	31,063,393	240,788,679	775.2%	1.0000	N/A	0.0558	N/A	0.944	0.923	4.48%	0.5781	
	2032	49,349,516	446,686,454	905.1%	41,236	27,306,347	247,163,022	905.1%	1.0000	N/A	0.0593	N/A	0.941	0.918	4.48%	0.5533	
	2033	45,072,539	475,020,301	1053.9%	38,638	23,870,102	251,567,433	1053.9%	1.0000	N/A	0.0630	N/A	0.937	0.913	4.48%	0.5296	
	2034	40,949,438	500,657,380	1222.6%	36,055	20,756,385	253,772,411	1222.6%	1.0000	N/A	0.0668	N/A	0.933	0.909	4.48%	0.5069	
	2035	36,992,218	522,785,235	1413.2%	33,501	17,946,332	253,622,997	1413.2%	1.0000	N/A	0.0708	N/A	0.929	0.903	4.48%	0.4851	
	2036	33,221,348	540,565,398	1627.2%	30,990	15,425,672	251,000,793	1627.2%	1.0000	N/A	0.0749	N/A	0.925	0.896	4.48%	0.4643	
	2037	29,660,641	554,095,997	1868.1%	28,537	13,181,624	246,248,390	1868.1%	1.0000	N/A	0.0792	N/A	0.921	0.893	4.48%	0.4444	
	2038	26,317,325	562,591,872	2137.7%	26,153	11,194,164	239,300,372	2137.7%	1.0000	N/A	0.0835	N/A	0.916	0.887	4.48%	0.4254	
	2039	23,206,592	565,437,387	2436.5%	23,854	9,447,629	230,195,047	2436.5%	1.0000	N/A	0.0879	N/A	0.912	0.882	4.48%	0.4071	
	2040	20,337,723	562,978,177	2768.1%	21,650	7,924,563	219,363,592	2768.1%	1.0000	N/A	0.0924	N/A	0.908	0.876	4.48%	0.3896	
	2041	17,712,783	555,437,389	3135.8%	19,551	6,605,738	207,142,700	3135.8%	1.0000	N/A	0.0969	N/A	0.903	0.871	4.48%	0.3729	
	2042	15,326,744	542,977,388	3542.7%	17,567	5,470,739	193,810,723	3542.7%	1.0000	N/A	0.1015	N/A	0.899	0.865	4.48%	0.3569	
	2043	13,179,442	526,306,229	3993.4%	15,705	4,502,509	179,803,339	3993.4%	1.0000	N/A	0.1060	N/A	0.894	0.860	4.48%	0.3416	
	2044	11,261,011	505,756,088	4491.2%	13,968	3,682,108	165,371,340	4491.2%	1.0000	N/A	0.1106	N/A	0.889	0.854	4.48%	0.3270	
	2045	9,561,172	482,067,051	5041.9%	12,360	2,992,208	150,864,865	5041.9%	1.0000	N/A	0.1151	N/A	0.885	0.849	4.48%	0.3130	
	2046	8,067,933	455,595,517	5647.0%	10,881	2,416,598	136,465,112	5647.0%	1.0000	N/A	0.1197	N/A	0.880	0.844	4.48%	0.2995	
	2047	6,767,781	427,159,335	6311.7%	9,530	1,940,216	122,459,824	6311.7%	1.0000	N/A	0.1241	N/A	0.876	0.839	4.48%	0.2867	
	2048	5,644,181	397,342,695	7039.9%	8,305	1,548,696	109,026,105	7039.9%	1.0000	N/A	0.1286	N/A	0.871	0.834	4.48%	0.2744	
	2049	4,680,908	366,856,291	7837.3%	7,200	1,229,297	96,343,577	7837.3%	1.0000	N/A	0.1330	N/A	0.867	0.829	4.48%	0.2626	
	2050	3,860,841	336,310,816	8710.8%	6,212	970,443	84,533,562	8710.8%	1.0000	N/A	0.1373	N/A	0.863	0.825	4.48%	0.2514	
	2051	3,167,148	305,983,200	9661.2%	5,333	761,935	73,611,802	9661.2%	1.0000	N/A	0.1415	N/A	0.859	0.820	4.48%	0.2406	
	2052	2,584,734	276,529,559	10698.6%	4,555	595,151	63,672,656	10698.6%	1.0000	N/A	0.1458	N/A	0.854	0.816	4.48%	0.2303	
	2053	2,098,695	248,153,685	11824.2%	3,871	462,511	54,688,204	11824.2%	1.0000	N/A	0.1501	N/A	0.850	0.812	4.48%	0.2204	
	2054	1,695,883	221,059,887	13035.1%	3,275	357,709	46,627,745	13035.1%	1.0000	N/A	0.1540	N/A	0.846	0.808	4.48%	0.2109	
	2055	1,364,091	195,630,697	14341.5%	2,758	275,384	39,494,171	14341.5%	1.0000	N/A	0.1579	N/A	0.842	0.804	4.48%	0.2019	
	2056	1,092,806	171,890,993	15729.3%	2,312	211,155	33,213,195	15729.3%	1.0000	N/A	0.1617	N/A	0.838	0.801	4.48%	0.1932	
	2057	872,245	150,119,136	17210.7%	1,926	161,309	27,762,280	17210.7%	1.0000	N/A	0.1669	N/A	0.833	0.798	4.48%	0.1849	
	2058	693,846	130,278,351	18776.3%	1,601	122,813	23,059,658	18776.3%	1.0000	N/A	0.1691	N/A	0.831	0.795	4.48%	0.1770	
	2059	550,204	112,448,189	20437.5%	1,324	93,211	19,049,984	20437.5%	1.0000	N/A	0.1725	N/A	0.827	0.793	4.48%	0.1694	
	2060	434,935	96,529,516	22194.0%	1,091	70,523	15,651,782	22194.0%	1.0000	N/A	0.1762	N/A	0.824	0.790	4.48%	0.1621	
	2061	342,908	82,391,757	24027.4%	895	53,216	12,786,420	24027.4%	1.0000	N/A	0.1793	N/A	0.821	0.788	4.48%	0.1552	
	2062	269,677	69,958,272	25941.5%	733	40,056	10,391,203	25941.5%	1.0000	N/A	0.1816	N/A	0.818	0.786	4.48%	0.1485	
	2063	211,609	59,135,275	27945.6%	597	30,083	8,406,881	27945.6%	1.0000	N/A	0.1847	N/A	0.815	0.785	4.48%	0.1422	
2064	165,708	49,755,741	30026.1%	485	22,547	6,770,068	30026.1%	1.0000	N/A	0.1875	N/A	0.812	0.783	4.48%	0.1361		
2065	129,498	41,702,267	32202.9%	393	16,865	5,430,890	32202.9%	1.0000	N/A	0.1908	N/A						

Attachment 19
Metropolitan Life Insurance Company
Policy Forms: LTC-FAC, LTC- VAL, LTC-IDEAL and LTC-PREM
Historial Claim and Active Life Reserves

Nationwide

Calendar Year	A	B	C	D = A + B + C	E
	Paid Claims	Claim Reserves	IBNR	Incurred Claims	Active Life Reserves ¹
2000	-	-		-	
2001	-	-		-	
2002	-	-		-	
2003	173,448	-		173,448	
2004	1,169,738	-		1,169,738	
2005	6,198,107	257,703		6,455,809	
2006	7,916,173	810,733		8,726,906	
2007	15,083,803	1,079,296		16,163,099	
2008	13,802,967	1,481,772		15,284,738	
2009	17,843,830	460,738		18,304,568	
2010	20,337,717	1,545,685		21,883,402	
2011	21,443,516	2,972,821		24,416,337	
2012	23,002,487	3,785,283		26,787,770	
2013	26,223,193	4,863,740		31,086,933	
2014	32,296,604	10,428,110		42,724,714	
2015	33,302,217	19,038,336		52,340,553	
2016	29,602,522	34,416,062		64,018,584	
2017	19,737,409	53,328,868	1,689,436	74,755,712	
2018	9,579,052	46,020,871	36,320,498	91,920,421	4,438,323,158

Pennsylvania Only

Calendar Year	A	B	C	D = A + B + C	E
	Paid Claims	Claim Reserves	IBNR	Incurred Claims	Active Life Reserves ¹
2004	16,062	-		16,062	
2005	-	-		-	
2006	151,844	-		151,844	
2007	276,253	-		276,253	
2008	697,498	-		697,498	
2009	661,520	-		661,520	
2010	1,049,439	144,272		1,193,711	
2011	744,868	195,398		940,267	
2012	1,257,801	-		1,257,801	
2013	981,331	93,683		1,075,014	
2014	1,244,338	223,528		1,467,865	
2015	3,087,151	2,572,590		5,659,741	
2016	926,863	712,533		1,639,396	
2017	909,708	1,334,349	68,644	2,312,701	
2018	590,476	932,538	1,475,742	2,998,756	198,878,321

¹ Figure as of 12/31/2018

Metropolitan Life Insurance Company
COVERAGE CHANGE REQUEST FORM
Individual LTC Insurance Policy for [First Name] [Last Name]
Policy #: [XXXXXX]
Distribution Alliance #: [XXXXXXXXXX]



To mitigate the impact of the premium rate increase, we are offering you a limited opportunity to elect your personalized option.

If you choose to change your coverage, you must select an option listed below, sign and return this Coverage Change Request Form by **[Month XX, YYYY]**. If you choose to make no changes to your current coverage, no action is required and your new increased premium will be effective on **[Month XX, YYYY]**.

➤ **Step 1: Select an option (please choose only one option)**

As a reminder, you may have alternative options available [,including [decreasing][eliminating] automatic inflation protection,] to mitigate the premium increase. For more information, please call **[(888) 285-8140][(800) 308-0179]**. One of our Customer Service Representatives can discuss the impact of any change to your policy and provide you with new premium amounts. Please review the Things to Consider section on the following page for important information on coverage change options.

COVERAGE CHANGE OPTIONS

☐ **[Eliminate Automatic Inflation Protection]** [Please review the Things to Consider section for important information about this option.]

[Eliminate Automatic Inflation Protection: [\$XXX.XX][mode]

☐ **[Reduce your future annual inflation rate from [X%] to [X.X%]. Premium: [\$XXX.XX][mode]**

☐ **[Reduce Daily Benefit]**

Daily Benefit Amount: [\$XXX.XX] Premium:[\$XXX.XX][mode]

☐ **[Reduce Total Lifetime Benefit (benefit duration)]**

Total Lifetime Benefit: [X] Years Premium: [\$XXX.XX][mode]

☐ **[Customized Decrease Option]**

[Please call the Customer Service team for available options. OTHER _____]

☐ **Cancel your coverage. This change will be effective immediately. Please review the Things to Consider section for cancellation options.**

➤ **Step 2: Review Agreement and Acknowledgement**

I understand the policy change I have selected above and I agree that any change will become effective on {DATE}.

(Cancellations will be processed consistent with the terms of your policy and any applicable endorsements.)

➤ **Step 3: Sign and Date**

Signature ([First Name] [Last Name])

Date

Policy #[XXXXXXXXX]

➤ **Step 4: Please sign, date and return this form to the address listed below by [Coverage Change Receipt Date].** *No Response is required if you are not making any changes.*

Metropolitan Life Insurance
Company
[Long Term Care, PO Box 64911,
St. Paul, MN 55164-0911
Phone: (888) 285-8140
Fax: (952) 833-5410]

Metropolitan Life Insurance
Company
[Long Term Care, P.O. Box 14634,
Lexington, KY 40512-9938
Phone: (800) 308-0179
Fax: (866) 314-5612]

THINGS TO CONSIDER

[INFLATION PROTECTION]

[Please note that any reduced inflation percentage will only be applied to future inflation increases that occur after the effective date of this change. All other existing benefits and previous inflation increases that have already been applied to your policy through the effective date of the inflation reduction will be maintained.]

[The option to mitigate the premium increase by reducing your annual inflation rate to a percentage less than 5% is a limited offer and must be made by [DATE].] [Variations of this option are not available.]

[Selecting the option to mitigate this premium increase by eliminating your Automatic Inflation Protection is a decision that you should take seriously. While existing benefits and previous inflation increases that have already been applied to your policy will be maintained as long as you continue to make required premium payments, selecting this option means that your benefits will no longer increase after the effective date of the change. You should talk to your financial advisor before exercising this option.]

[DAILY BENEFIT AMOUNT]

A higher revised daily benefit amount may include automatic inflation increases between the date of this letter and the effective date of the increase.]

[TOTAL LIFETIME BENEFIT]

The Total Lifetime Benefit number of years is used to calculate the Total Lifetime Benefit dollar amount. This duration does not reflect claims paid or payable. If MetLife pays the full Nursing Home Daily Benefit Amount, then the benefit duration would not exceed the number of years selected. If MetLife pays less than the Nursing Home Daily Benefit Amount, the lifetime benefit duration could exceed the number of years selected.]

[CANCELLATION]

[Please CANCEL my coverage. I understand that I will be provided coverage under a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL"). *As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.*]

[Please CANCEL my coverage. I understand that this will trigger coverage under the Nonforfeiture feature which I purchased with my policy. *As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.*]

Any changes in your coverage before [date] may be calculated at the new rates. Bill mode changes can only be made on or after your policy anniversary date after the date the premium increase takes effect.

You may not be able to increase benefits in the future without providing evidence of insurability. However, coverage changes may be able to be made without providing evidence of insurability through the inflation offering. Please refer to your policy for additional detail.



Metropolitan Life Insurance Company
Long-Term Care
[PO Box 64911, St. Paul, MN 55164-0911]
[P.O. Box 990028, Hartford, CT 06199-0028]

Policy #: [#####]

[Mail Date]

[First Name] [Last Name]
[Address 1]
[Address 2]
[City, ST Zip or Country Name if Foreign address]

 New Long-Term Care Insurance
coverage rates effective [DATE].

Dear [First Name] [Last Name]

Premium Increase Notification – Please review

Why we're contacting you

After an in-depth analysis of our Long-Term Care business, Metropolitan Life Insurance Company ("MetLife") has determined that a premium increase is necessary on certain long term care insurance policies. We are implementing a [XX%] premium increase on your long term care insurance policy, which was issued in [STATE].

What you need to know

We understand how important your long-term care insurance policy is to planning for your future.

You may be able to reduce the change in premium due to this rate increase by adjusting your coverage. [You may also have alternative options available, including decreasing automatic inflation protection, to mitigate the premium increase.] Please see the "Your Options" section of this letter, and the enclosed Coverage Change Form for more information.

About the Premium Increase

This premium increase will affect a broad group of policyholders and is not based on any individual's personal factors, such as age, health status or claim history.

We requested a [XX%] premium increase on your policy and received authority from [STATE DOI] to implement the [XX%] increase on your policy noted above.

Effective Date:	[EFFECTIVE DATE]
Current Premium Amount:	[OLD AMOUNT]/[FREQUENCY]*
Increased Premium Amount:	[NEW AMOUNT]/[FREQUENCY]

* Current Premium information is as of [COMPLETE DATE] and may not reflect recent changes.

Your Options

We understand that a premium increase may not be affordable for some insureds. There are personalized options available that may mitigate the impact of the premium increase, and possibly better meet your current coverage needs. Details, are in the enclosed Coverage Change Form.

Things to consider

It is important that you be aware that, as explained in the Guaranteed Renewability statement in your policy, and subject to any applicable regulatory approval, **MetLife reserves the right to increase rates in the future.** [Because the increase needed was higher than the increase being implemented at this time, it is our intent to request an additional increase, and if authorized, the additional increase will be implemented no sooner than one year from the date indicated above.]

If you are on waiver of premium at the time the increase becomes effective, there will be no impact to your coverage or premium unless and until your premium payments resume.

Any changes in your coverage between now and the date when the new premium goes into effect may be calculated at the new rates. Please note that all options available may not be of equal value.

Bill mode changes can only be made on or after your policy anniversary date after the premium increase takes effect. If you are set up for automatic deductions from your bank account, you do not need to take any action. The increased premium will be deducted on the next scheduled electronic funds transfer date after the rate increase effective date. If you have automatic bill pay with your bank, or if you pay premium through an annuity, you will need to update the payment amount.

Cancellation Requests

If you choose to cancel your long term care insurance policy, a limited long term care benefit may still be available to you. (As you consider this option, please note that this is **limited** coverage and does not provide the same level of coverage you currently have.)

[Insert for insureds with no nonforfeiture feature (also applicable for insureds with CBUL):

If your coverage lapses due to cancellation or nonpayment of premium at any time between the date of this letter and 120 days following the first due date of the increased premium, you will be issued a Limited Coverage Upon Lapse Following Premium Increase Endorsement ("LCUL") which provides limited coverage as described below. Under LCUL, your Total Lifetime Benefit will be the greater of: the sum of all premiums paid and waived prior to lapse; or [30 times the Nursing Home Daily] [the Monthly] Benefit Amount in effect immediately prior to your date of lapse. However, if you have already received benefit payments under your policy, please note that the reduced Total Lifetime Benefit payable under LCUL as described above will not exceed the remaining Total Lifetime Benefit of your policy immediately prior to your date of lapse. Once LCUL goes into effect, your policy will be considered "paid-up" with no further premiums due, and you will no longer receive increases under any inflation option.

Note: For policyholders who are eligible for and meet the requirements for payment of benefits under the Contingent Benefit Upon Lapse Feature ("CBUL") as a result of this rate increase, we will instead provide coverage under LCUL, which provides a benefit that is equal to the benefit payable under CBUL. We will not pay benefits under both CBUL and LCUL, or any other nonforfeiture feature.]

[Insert for letters to insureds who have an existing NF benefit:

Our records indicate your policy includes a nonforfeiture feature providing for reduced or limited coverage in the event that your policy lapses due to cancellation or nonpayment of premium. Please refer to your policy for additional information. If you elect to cancel your coverage, you are eligible for the limited coverage as described in your policy under the nonforfeiture feature.]

Next Steps

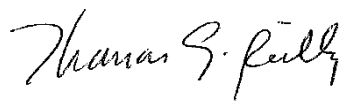
If you select an option to reduce your coverage, simply complete the Coverage Change Form and return it to MetLife by [DATE].

If you would like to keep your current coverage and pay the full premium increase, no additional action is necessary. Your new increased premium will become effective on [DATE]

We're here to help

We are ready to assist you. Attached is a Frequently Asked Questions document to provide additional details regarding this notification. If you have any additional questions, please call your agent, or our Customer Service team at [888-285-8140][800-308-0179], Monday through Friday. Our customer service representatives will be pleased to answer any questions or provide additional options to lessen the amount of this increase, if available.

Sincerely,

A handwritten signature in black ink, reading "Thomas G. Reilly". The signature is written in a cursive, flowing style.

Thomas G. Reilly, Assistant Vice President
Product Management & Compliance

Encl: Coverage Change Form, Frequently Asked Questions, Business Reply Envelope